

12/31/2003	Frank Saucedo	R52000	debtor	P16	-1766.36	no money
12/26/2003	Dan Stack	S70094	debtor/collector?	P18	-22962.54	??? Cmnts show dbtr stop pay
12/31/2003	Dan Stack	T20235	debtor	P18	-3927.93	b4 ck ran
12/26/2003	Dan Stack	S80488	debtor	P18	-1650	no money
12/31/2003	Stephen Ross	R75604	collector	P3	-11913.64	Does not make sense-dc'd x2 no contact
12/31/2003	Stephen Ross	R75604	collector	P3	-11913.64	does not make sense- dcix2 no contact
12/31/2003	Stephen Ross	S66790	collector	P3	-7290.69	does not make sense- dcix2 no contact
12/31/2003	Stephen Ross	S66790	collector	P3	-7290.69	Does not make sense-dc'd x2 no contact
12/31/2003	Doug Gallaher	T04431	collector	P42	-1355.6	dbtr fed ex'd check- ck was dc'd no contact.
12/31/2003	Doug Gallaher	S72495	debtor/collector	P42	-1157.23	unable to contact debtor after 1st bounce.
12/29/2003	Doug Gallaher	S25262	collector	P42	-1000	no doc's from dbtr to ok post dates
12/31/2003	Miguellette Christi	Q97340	collector	P44	-2000	changed ck with no contact
12/31/2003	Miguellette Christi	T14046	debtor	P44	-1550	mail in check
1/13/2004	Miguellette Christi	Q90213	debtor	P44	-1508.22	no money
12/31/2003	Michelle Beck	T22732	debtor	P45	-1495	no money
12/31/2003	Bill Rice	S64638	debtor	P46	-1784.39	dbtr said needed more time- collector verified funds with bank n ran-ck still bounced.
12/29/2003	Bill Rice	T13604	collector	P46	-1490.78	dbtr said needed more time- collector verified funds with bank n ran-ck still bounced.
12/30/2003	Bill Rice	T13604	collector	P46	-1490.78	dbtr said needed more time- collector verified funds with bank n ran-ck still bounced.

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12/31/2003	Gary Garrett	R37900	collector	Z19	-1275.4	5 bounces in a row- bounced 2 cks after coll. doc'd need coll funds.
12/31/2003	Gary Garrett	R25371	debtor/collector	Z19	-1061.4	told by manager to get coll funds
12/31/2003	Edward Falco	S28056	debtor	Z2	-5862.14	client concerned
12/31/2003	Edward Falco	S63690	collector	Z2	-1000	collectors doc's say ck ran early without dbrs ok.
12/30/2003	Maria Munson	T26931	debtor	Z22	-1022.94	no money
12/31/2003	Patricia Pardo	R59576	debtor	Z23	-1500	no money
12/31/2003	Jon Fred	T06510	collector	Z37	-1254.85	verified no money with bank- never destroyed
12/31/2003	Jacqueline Johns	R93638	collector	Z41	-2429.7	debt has bounced 6 cks in a row starting Oct.
12/30/2003	Ed Bagrowski	S25765	debtor	Z52	-5000	Stop payment
12/29/2003	Ed Bagrowski	T16839	collector/debtor	Z52	-4186.0	was told by manager to verify ck after first ck bounced
12/29/2003	Ed Bagrowski	S98838	debtor	Z52	-3996.65	waiting for collector to pull next ck, as requested by manager.
12/26/2003	Ed Bagrowski	S80920	debtor	Z52	-1398.85	no money
12/31/2003	Ed Bagrowski	S80928	debtor	Z52	-1333.39	no money
12/31/2003	Gary Garrett	G29113	collector/debtor	Z6	-1000	Collector was told coll. funds only- too many bounces
12/30/2003	Richard Thompson	R77406	debtor	Z7	-15213	no money
12/28/2003	Richard Thompson	T14032	debtor	Z7	-1843	debtor was to mail coll funds, next day he was taken
12/31/2003	Richard Thompson	R01525	debtor	Z7	-1500	no money

001292

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001322

Stop Payment- Debtor's been
wallow on loan money.

-3006.06

ZR

debtor

T00013

Dan Frazier

12/16/2003

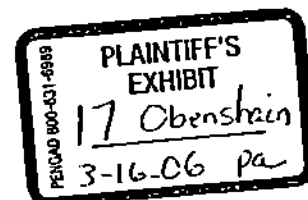
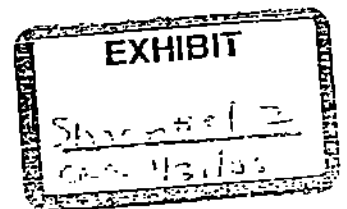
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January 2004 - Dina Loft Policy Violations

DATE	NAME	LOCATION	STATE	VIOLATION	DESCRIPTION	DATE
1/25/2004	Dad Debt	Horsham	PA	Loft	Silverstein	1/25/2004
1/15/2004	Dad Debt	Gebville	NY	Loft	Smalls	1/20/2004

Collector put thru del checks that were never authorized by the debtor. Account was documented that the calls were made. A phone report shows no calls with debtor. A refund of \$500 was issued and a report was sent to C. Moore. Client: Credit Trust Acct #: 903-157 Mgr: Marc Wise

Collector put thru many checks for and of monu. All checks returned as NSF or invalid. Proper authorization procedures were not followed. Due to previous incident, collector was terminated. Client: Capital One Mgr: Dan Shindler



000007

B-89

January 2004 - Dina Loft Policy Violations

Case No.	Date	Location	Account Type	Officer	Location	Reason for Violation	Policy Violation	Date	Description of Violation
1/15/2004	Commercial	Dover	DE	Loft	McQuiston		Policy Violation	1/25/2004	Collectors, S. Roavis, M. Lane, D. McQuiston and mgr., V. Huo put through checks that were either invalid or NSF for end of month. All the checks were returned. Proper authorization procedures were not followed. Collectors were given JDS and mgr. was terminated. Client: Multiple Clients. Acct#: Multiple Accts. Mgr. Mike Schmit
1/15/2004	Commercial	Dover	DE	Loft	Lane		Policy Violation	1/25/2004	Collectors, S. Roavis, M. Lane, D. McQuiston and mgr., V. Huo put through checks that were either invalid or NSF for end of month. All the checks were returned. Proper authorization procedures were not followed. Collectors were given JDS and mgr. was terminated. Client: Multiple Clients. Acct#: Multiple Accts. Mgr. Mike Schmit
1/15/2004	Commercial	Getzville	NY	Loft	Gullo		Policy Violation	1/19/2004	Collector used same credit card for 5 different debtors. Carolyn Moore is handling this issue. Collector is out on medical leave. Client: Capital One Acct#: 070049, ku2000, 106727, ju3556, ju4603, 6107353 Mgr: Dan Shanley

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000008

January 2004 - Lina Loft Policy Violations

Activity Date	Activity Location	Activity City	Activity State	Activity Type	Activity Description	Activity Date	Activity Location	Activity City	Activity State	Activity Type	Activity Description	Activity Date	Activity Location	Activity City	Activity State	Activity Type	Activity Description	
1/15/2004	MCA	Tampa	FL	Lift		1/15/2004	Blaker				Collector, Patrick Blaker, took checks over the phone without authorization. A refund of \$20,500 was issued, via wire transfer. P. Blaker was terminated. Client: Happy Controls Acct#: 000300 Mgr: Marjorie Carozzo	1/15/2004						
1/15/2004	Commercial	Dover	DE	Lift		1/15/2004	Blaker				Collectors, S. Keavis, M. Lane, D. McQuisten and mgr., V. Hui put through checks for end of month. All checks were returned invalid or NSF. Proper authorization procedures were not followed. Collectors were given JDS and mgr. was terminated. Client: Multiple Clients Acct#: Multiple Accts. Mgr: Mike Schol	1/15/2004						
1/15/2004	Commercial	Dover	DE	Lift		1/15/2004	Lane				Collectors, S. Keavis, M. Lane, D. McQuisten and mgr., V. Hui put through checks that were either invalid or NSF for end of month. All the checks were returned. Proper authorization procedures were not followed. Collectors were given JDS and mgr. was terminated. Client: Multiple Clients Acct#: Multiple Accts. Mgr: Mike Schol	1/15/2004						

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000009

FACT SHEET

CS #: S78213 *
 Name: THE MILLWORK GROUP
 Address: 808 SCIPLE ST
 City/State: ROCKMART, GA 30080
 Phone #1: () 000-0000
 Phone #2: (770) 664-6674
 Doc Sec No: 000-00-0000
 Contact: KEN ELSEBERRY OWNER

Client #: M99L2Q-N
 FYPON LTD
 Acct #: TH3554
 Regarding:
 Amt Referred: 23721.75
 Current Bal: 23721.75
 Comm Rate: 26.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other: 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 10/22/03
 ***** RETURNED *****

Status: 38 SKIP
 Coll Unit: L89 NON-LITIGATION CLOSE
 Date Last: 12/17/02
 Activity Code: SK NON LOCATED SKIP

E-Mail
 WebSite
 Old M&M # Last: First:
 <CourtCost 0.00 ArbitrateDte 00/00/00
 <SF OfferAmt 0.00 SF OfferDate 00/00/00
 <Lgl Mgmt Fee 0.00 Lgl ContrRate
 ICO Fax # (770) 955-6907

212
 ALT 404 349 9891
 BETWEEN 10 02 12 02
 DTR OWNS HOME IN ROCKMART NOT
 HM 507 SCIPLE ST ROCKMART GA
 30153 POSS NOT NOT NOT

NSF CK1046 5930.43
 SAME BK INFO AS ABOVE
 NSF 5930.43 CK 1044
 ADL MACEY WILNSKY CHN WTTNR KS
 GEORGIAN BANK

PAYMENTS				TRANSACTIONS				ID
Date	Amount	Code	Rate	DATE	TIME	AC/RC	COMMENT	
3/05/04	5930.43	87AA1	100.0%	10/23/03	03:10	MM/MT		SLM
2/25/04	5930.43	88AA1	100.0%				ANOTHER PHONE NUMBER FOR THEM IS 404	
2/25/04	5930.43	CK 13A3	28.0%				349 9891	CAT
2/25/04	5930.43	CK 16A3	28.0%	10/23/03	10:13	CS/10		CAT
2/16/04	185.00	AT 37A11	100.0%	10/23/03	10:13	CX/IR		
2/06/04	5930.43	87AA1	100.0%				THE PHONE IS GOOD. PLEASE PIC FOR	
2/26/03	5930.43	88AA1	100.0%				BILL CATLETT AND VERIFY THE ADDRESS	
2/26/03	5930.43	CK 13A11	28.0%				FOR THE CO AND THE OWNER OR CEO OF	
2/25/03	5930.43	CK 16A11	28.00%				THE CO. PULLING THE EXPERIAN REPORT	
2/25/03	5930.43	13A11	28.00%				AND PREPING FOR MAIL AND PIC CALL	CA'
2/25/03	5930.43	88AA1	100.00%	10/23/03	10:15	RN/4	10-23-03	CA'
2/25/03	5930.43	88AA1	100.00%	10/23/03	10:15	RN/9	10-31-03	CA'
2/04/03	5930.43	AT 87AA1	100.00%	10/23/03	10:15	RM/CC		CA'
2/26/03	5930.43	CK 16A11	28.00%				PLEASE PIC FOR BILL CATLETT X342	M2
2/22/03	0.00	0		10/23/03	12:30	PR/CO		

EXHIBIT

Shaantiel 13
 Coa 3/28/06

000945

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78713 THE MILLWORK GROUP Page 3

Case 1:05-cv-00225-KAJ Document 83-3 Filed 05/16/2006 Page 8 of 45

PAYMENTS				TRANSACTIONS				
Date	Amount	Code	Rate	DATE	TIME	AC/RC	COMMENT	ID
							HE HAS NOT RECVD OUR NOTICE YET	
10/29/03				10:06		PB/LM		CAT
							LMTC FOR KEN ELSEBERRY ON HIS FVM	
10/30/03				10:27		PB/LM		CAT
							LMTC FOR KEN E ON HIS FVM	
10/31/03				00:32		SN/9		CAT
10/31/03				08:50		FD/NL		CAT
10/31/03				08:52		PB/LM		CAT
							LMTC FOR DTR ON ALT NUMBER I CHECKED FAST DATA AND COULD NOT LOCATE HIS HOME PHN	
10/31/03				09:29		DC/IO		CAT
							KEN ELSEBERRY CALLED IN HE AGREED TO PIF VIA FOUR PAYMENTS OF 5930.43 VIA FOUR POSTDATED CHECKS FOR THE 25TH STARTING IN NOVEMBER HE IS OVERNIGHTING THE CHECKS TODAY	
10/31/03				12:06		DC/SC		CAT
							KEN CALLED BACK SAID THE FED EX	
10/31/03				12:06		DC/IO		CAT
							KEN CALLED IN SAID THAT FED EX TRACKING NUMBER IS 8407 7357 2768 THE FOUR POSTDATED CHECKS ARE ON THE WAY	
11/03/03				15:14		SC/IO		CAT
							THIS WAS RECVD IN HORSHAM PA THIS MORNING	
11/03/03				15:30		BK/RP		SGH
							ON 11-25-03 FOR 5930.43 1043	
11/03/03				15:30		CS/32		SGH
11/03/03				15:30		BK/RP		SGH
							ON 12-25-03 FOR 5930.43 1044	
11/03/03				15:30		BK/RP		SGH
							ON 01-25-04 FOR 5930.43 1045	
11/03/03				15:30		BK/RP		SGH
							ON 02-25-04 FOR 5930.43 1046	
11/04/03				10:57		SC/IO		CAT
							I HAVE POSTDATED CHECKS ON THIS ACCOUNT	
12/01/03				07:52		SC/IO		CAT
							I HAVE POSTDATED CEHCKS ON THIS	
12/04/03				13:39		CC/CC		GVM
							CK1043 5930.43 NSF PAYMENT STOPPED	
12/04/03				13:39		CS/ 0		GVM
12/04/03				13:39		TA/ All		SYS
12/04/03				13:39		CS/48		GVM
12/04/03				13:47		PB/LM		CAT
							CALLED 2161 LMTC FOR KEN ELSEBERRY ON HIS FVM	
12/04/03				13:47		PB/LM		CAT
							CALLED THE ALT NUMBER 9891 GOT NO LIVE VOICE	
12/04/03				13:57		FD/GI		CAT
							000.000.0000 KEN ELSEBERRY	

*All checks stopped
should be
pulled*

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000946

PAYMENTS				TRANSACTIONS				
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/PC	COMMENT	ID
							ELSE HE IS FAXING ME A COPY	
				12/10/03	09:53	DC/SC	KEN FAXED OVER A COPY OF THE LETTER	CAT
							HE RESIGNED TO NO. 8 OR 1. IT HAD	
							THE METARIE LA ADDRESS	
				12/15/03	00:48	SN/12		PRO
				12/15/03	15:44	PB/LM		CAT
							LMTC FOR KEN REGARDING THE BAD	
							CHECK	
				12/16/03	08:10	RM/CC		SLM
							ARE WE GETTING THIS MONEY PRIOR TO E	
							OM ARE THE PDS WE HAVE GOOD	
				12/16/03	16:17	PB/LM	LMTC ON HIS PDM	CAT
				12/17/03	11:44	DC/SC		CAT
							DTR SAID THAT HE HAS NOT RECVD HIS	
							RETURN RECPT YET..HE SWEARS HE SENT	
							IT CERTIFIED LAST WEN	
				12/18/03	17:30	CX/IR		CAT
							THEY LEAVE AT 4 00 PM EVERY DAY	
				12/19/03	16:31	PB/LM		CAT
							LMTC FOR KEN ELSBERRY ON HIS PVM	
				12/20/03	08:30	PB/LM		CAT
							LMTC FOR KEN AT HIS HOME PHN5522	
				12/22/03	13:39	PB/LM		CAT
							LMTC FOR KEN ELSEBERRY ON HIS PVM	
				12/22/03	15:19	PB/LM		CAT
							LMTC ON ALT NUMBER AND CALLED THE	
							POSS HOME PHN 5522 AND LMTC AS WELL	
				12/23/03	11:29	PB/LM		CAT
							LMTC FOR KEN ELSBERRY ON ALL THREE	
							CONTACT NUMBERS ...HE IS NOT PICKING	
							UP THE PHN	
				12/23/03	16:56	PB/SC		CAT
							NOT GETTING AN ANSWER AT HOME PHN	
							OR OFFICE PHN	
				12/24/03	08:46	PB/LM		CAT
							LMTC FOR KEN ELSBERRY ON HIS POSS	
							HOME PHN I ALSO CALLED 9891 GOT	
							MACHINE ONLY AND 2161 GOT MACHINE	
							ONLY	
				12/29/03	08:03	PB/LM		CAT
							LMTC FOR KEN ON HIS PVM	
				12/29/03	10:20	PO/LM		CAT
							LMTC FOR KEN AT HIS POSS HOME PHN...	
							.CAN NOT GET AN ANSWER ON 2161 AND	
							5522	
				12/30/03	10:20	PB/IO		CAT
							TT KEN AT 2161 HE SAID HE IS ON THE	
							ROAD BUT HE WILL CALL IN A PAY BY	
							PHN THIS AFTERNOON AT 3 PM	
							WE WILL SEE	
				01/02/04	14:48	CS/32		CAT
				01/05/04	17:10	PB/SC		CAT
							GOT HIS MACHINE AGAIN	

*Cert finds
Sent cert mail*

B-94 . 000847

PAYMENTS				TRANSACTIONS				ID
Date	Amount	Code	Rate	DATE	TIME	AC/RC	COMMENT	ID
01/06/04				01/06/04	14:26	CC/CC		GVM
				01/06/04	14:26	TA/	A11	SYS
				01/06/04	14:26	CS/43		GVM
				01/06/04	15:30	PN/5	01-06-04	CAT
				01/06/04	15:49	FD/GI		CAT
							770.421.0187 HEATHER J ELSBERRY	
				01/06/04	15:49	FD/GI		CAT
							770.422.5788 PEGGY ELSBERRY	
				01/06/04	16:03	FD/GI		CAT
							404.730.4000 FULTON COUNTY GOVERN	
				01/06/04	16:09	PO/IO		CAT
							<p>CALLED THE TAX OFFICE THEY COULD NOT FIND THE ADDRESS IN FULTON CO. CALLED THE STATE CORP BOARD THE CO WAS INCORPORATED IN AUG 2002 AND THE REGISTERED AGENT IS KENNITH ELSBERRY THE ONLY ADDRESS THEY HAD WAS THE SAME AS OURS I COULD NOT FIND ANY PROPERTY OWNERSHIP UNDER HIS NAME</p>	
				01/06/04	16:11	TA/	A39	SNT
				01/07/04	00:34	SN/5		CAT
				01/07/04	08:04	PB/SC		CAT
							<p>THE 349 9891 AND 745 2161 NUMBERS ARE BOTH DISC AT THIS TIME. THE CO APPEARS TO HAVE GONE OOB</p>	
				01/07/04	08:05	CS/59		CAT
				01/07/04	11:49	PB/SC		CAT
							<p>NOW THE PHONES ARE MAGICALLY WORKING AGAIN BUT DTR IS NOT ANSWERING THEM PREPING FOR PI VISIT...DONT HAVE ANY OTHER CHOICE</p>	
				01/07/04	11:51	SR/SR	OK PI MAC	MAC
				01/07/04	14:00	RM/CC		CAT
							PLEASE SEND PI ASAP	
				01/07/04	14:32	CI/PX		HII
							<p>-----P I A S S I G N M E N T----- GLOBAL COMPLIANCE SERVICES..... CONTACT- VINCENT LONG 800 528-5745 ---DO NOT DISCUSS PI FEE WITH PI--- ..QUESTIONS-CALL HEIDI EISHTADT..... 504 834-8800 X2210..... -----P I A S S I G N M E N T-----</p>	
				01/07/04	14:32	RM/CC	PI ASSIGNED	HII
				01/08/04	12:54	CC/CC	WORK PHONE	CAT
				01/08/04	12:55	OC/SC		CAT
							<p>THE PI CALLED IN HE WILL BE VISITING THE DEBTOR NEXT MON OR TUES</p>	
				01/13/04	10:24	OC/SC		CAT
							<p>THE PI CALLED IN HE SAID HE JUST LEFT THE OFFICE HE TT KEN ELSBERRY AND HE CLAIMS TAHT THE REASON HE STOPPED PAYMENT ON THE CHECKS IS</p>	

B-95 . 000848

FACT SHEET

CRS #: S79635
 Name: GOLDEN WEST, INC.
 Address: 661 BREA CANYON ROAD
 SUITE # 3
 City/State: WALNUT, CA 91789
 Phone #1: (909) 598-3100
 Phone #2: (000) 000-0000
 Soc Sec No: 000-00-0000
 Contact: KEVIN

Client #: D67260-C
 BOTCHER AMERICA
 Acct #: 756367

Regarding:
 Amt Referred: 2744.03
 Current Bal: 2744.03
 Comm Rate: 20.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other: 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 10/22/03
 ***** RETURNED *****

Status: 13 UNCOLLECTABLE
 Coll Unit: F12 GRANVILLE GRANSTON
 Date Last: 08/08/03
 Activity Code: NL NO LEGAL
 E-Mail
 WebSite

Old M&M # Last: First:
 KCourtCost 0.00 ArbitrateDte 00/00/00
 KSF OfferAmt 2200.00 SF OfferDate 06/01/04
 KLgl Mgmt Fee 0.00 Lgl ContRate
 NCO Fax # (504) 835-5824

FAX 909 595 5001

WESTERN BANK
 SILVER CITY, NM

PLACED BY
 LINDA HANZLIK
 NSF 2744.03 CK 2034
 UNABLE TO LOCATE

-----PAYMENTS-----				-----TRANSACTIONS-----				
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	----COMMENT----	ID
01/13/04	2744.03	87AA1	100.0%	10/23/03	17:28	CC/CC	EMP-	KBI
12/31/03	2744.03	88AA1	100.0%	10/23/03	17:28	PB/CM		KBI
12/31/03	2744.03	EC 13A3	20.0%	10/23/03	17:28	CS/10	VERF RESIDNECE---KEVIN ID ON VML	KBI
12/31/03	2744.03	EC 15A3	20.0%	10/23/03	17:28	RN/4	10-23-03	KBI
10/22/03	0.00	0		10/23/03	17:28	RM/CC		KBI
				10/24/03	00:31	SN/4	PIC KEITH BRYANT EXT 359	KBI
				10/24/03	14:48	CK/NI		SY
				10/24/03	14:48	FA/NI		SY
				10/24/03	14:48	IR/GI		SY
				10/24/03	14:48	AD/NI		SY
				10/24/03	14:48	AE/NI		SY
				10/24/03	14:48	AI/NI		SY

*Dispute
 Pending
 Collector push*

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000352

EXHIBIT

Shantiel 14
 Caa 3/28/06

PAYMENTS				TRANSACTIONS			
Date	Amount	Code	Rate	DATE	TIME	AC/RC	COMMENT
							LM FOR CB FROM DEBTOR DIRECTLY
11/11/03				11/11/03	13:52	PB/CM	TT MOP---IN WAREHOUSE---SD THAT KEVIN WILL BE IN AROUND 2PM DOESNT HAVE FAX NUMBER---SD THAT HEY HAVE A PAPERLESS ENVIRONMENT - SD TO EMAIL HIM INFO---TLD HIM I CANT,NEED FAX---HE SD THAT HE WILL HAVE KEVIN CALL ME BACK FOR ARRANGEM TN
11/11/03				11/11/03	17:12	CC/CC	FAX NUMBER---909-595-5001
11/12/03				11/12/03	17:27	PB/RC	GOT RECORDER LEFT
11/13/03				11/13/03	12:21	PB/LM	LM FOR CB WITH DEBTOR ASAP
11/17/03				11/17/03	14:34	PB/CM	SOUDNED LIKE MACHINE IN BACKGROUND-- SD THAT DEBTOR KEVIN WILL BE BACK AT 230PM---WILL TRY BACK BEFORE I LEAVE
11/17/03				11/17/03	17:16	PB/CM	KEVIN WILL BE IN 8AM TOMORROW OR 15 MIN
11/18/03				11/18/03	14:27	PB/LM	LM FOR CB EXT 198 FOR KEVIN
11/19/03				11/19/03	16:45	PB/CM	GOT WOMAN WHO TOOK MESSAGE
11/22/03				11/22/03	09:07	RN/8	11-22-03
11/23/03				11/23/03	00:32	SN/8	
12/08/03				12/08/03	14:31	PB/CM	TT KEVIN---R-R-R- SD THAT HE WANTS ROLLERS FIRST NOW---TLD HIM THAT IS NOT GOING TO HAPPEN---TRIED TO MAKE ARRANGEMTN OF HALF THE BALANCE NOW AND HALF AT END OF THE MONTH WITH HIM PDC CHECK---TLD HIM THAT BOTCHER SD THAT THEYE WILL SEND ROLLERS ASAP---KEPT TRYING TO TELL ME ABOUT WHAT HAPPENED IN THE PAST
12/08/03				12/08/03	14:53	TO/LM	LM FOR CB FROM SALES
12/08/03				12/08/03	15:32	RM/CC	CLIENT AGREES WILL SHIP ORDERS UPON MY VERIFYING THAT WE RECIEVED
12/08/03				12/08/03	15:32	RM/CC	PAYMENT, BUT THE SHIPMENT WILL BE ON COD...OR CREDIT CARD, NO CREDIT
12/08/03				12/08/03	15:32	RM/CC	EXTENDED.....GALLAGHER
12/09/03				12/09/03	15:34	PB/CM	DEBTOR AT LUNCH WILL BE BACK IN 1 HOUR
12/09/03				12/09/03	17:20	PB/CM	

000553

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PAYMENTS				TRANSACTIONS			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/PC	---COMMENT---
							TT DETBRO---SD HE DOESNT WANT TO BE RECORDED---CALLED BACKON UNRECORDED LINE, DEBTOR DIDNT ANSWER
				12/19/03	12:27	PB/CM	K CALLED DEBTOR ON UNRECORDED LINE-- SD TANT HE HAS AGREED--WAS ASKING WHO IS FACILITATING RETURN-- TLD HIM THAT OUR OFFICE IN COORDINAT ION WITH BOTCHER--HE SD TANT HE NEEDS TO CALL JOHN AT BOTCHER TO MAKE SURE AND HER WILL CALL ME BACK-- -TLD HIM THAT WE DONT HAVE TIME TO KEEP UP WITH THIS GAME ---NEST WAT HE WILL CB
				12/19/03	12:18	PB/CM	KI CALLED DEBTOR ON UNRECORDED LINE GOT VML---NML
				12/22/03	13:51	PB/LM	KE LM FOR CB
				12/22/03	17:06	PB/CM	KE CALLED DEBTOR ON UNRECORDED LINE--- TLD HIM THAT I WILL BREAK REASONABLE AND TAKE CHECK DATED FOR END OF THE MONTH GIVEN HE PROVIDES INFO AND WE CAN GET HIM THE ROLLERS---HE SD THAT IF CLIENT DOESNT GET HIM THE ROLLERS THEN HE IS GOING TO SP THE CHECK--TLD HIM THAT I WILL DO EVERYTHING I CAN TO GET HIM ROLLERS-- --IT IS MY INTEREST ALSO---HE SD THAT HE WANTS TO BE DONE WITH THIS AS WELL---TAKEIN G CHECK INFO---ABA- -112200824
				12/22/03	17:08	CO/CO	KE ACCT . --CHK POS FIRST CHK NBR 2034---GOOD FOR THE 1ST--- ASKED FOR MY INFO IN CASE HE NEEDS ME AGAIN---
				12/22/03	17:09	BK/RP	KI ON 01-01-04 FOR 2744.03 2034
				12/22/03	17:09	CS/32	KI
				12/22/03	17:09	CC/CC	KI BANK WESTERN BANK AT 505-388-3521 AC CT .
				12/24/03	13:34	PB/CM	K GOT VML--LM FOR CB
				12/30/03	11:03	PM/CC	K ANY WORD ON THE ROLLERS
				12/31/03	08:42	CS/48	S
				12/31/03	17:10	PB/NA	K RINGS
				01/01/04	15:02	PF/ET	M
				01/01/04	15:02	CC/CC	S
							ACTIVITY NU - CBR2769801
				01/01/04	15:02	CC/CC	S
							RETURN D57380C-756867

000364

B-98

FACT SHEET

CRS #: S13415 ✱
 Name: DYNAMICS HIGH TECH
 Address: 12025 FLORENCE AVE STE 402
 UNIT B
 City/State: SANTA FE SPRING, CA 90670-7137
 Phone #1: (562) 777-0830
 Phone #2: (000) 000-0000
 Soc Sec No: 000-00-0000
 Contact: JAY LEE

Client #: K99FVL-N
 COLORSMITH
 Acct #:

Regarding:
 Amt Referred: 1800.00
 Current Bal: 800.00
 Comm Rate: 28.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other: 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 08/22/03
 ***** RETURNED *****

Status: 13 UNCOLLECTABLE
 Coll Unit: E8 RACHEL WALTER
 Date Last: 05/22/03
 Activity Code: NL NO LEGAL
 E-Mail
 WebSite

Old M&M # Last: First:
 KCourtCost 0.00 ArbitrateDte 00/00/00
 KSF OfferAmt 0.00 SF OfferDate 00/00/00
 KLgl Mgmt Fee 0.00 Lgl ContrRate
 NCO Fax # (000) 000-0000

108
 NSF 1800.00 CK 2156
 HANMI BANK
 SAN DIEGO, CA

PAYMENTS				TRANSACTIONS			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT
03/18/04	800.00	CK 16A3	28.0%	08/26/03	08:48	CK/NI	
01/21/04	200.00	MO 15A3	28.0%	08/25/03	08:48	FA/NI	
01/13/04	1800.00	87AA1	100.0%	08/26/03	08:48	IR/NI	
12/31/03	1800.00	88AA1	100.0%	08/26/03	08:48	AD/NI	
12/31/03	1800.00	EC 13A3	28.0%	08/26/03	08:48	AH/NI	
12/31/03	1800.00	EC 16A3	28.0%	08/26/03	08:48	AI/NI	
11/10/03	1800.00	87AA1	100.0%	08/26/03	09:03	CC/CC	EMP-
10/31/03	1800.00	88AA1	100.0%	08/26/03	09:05	CX/IR	
09/26/03	900.00	16A3	28.00%	XML---7711 AMIGOS AVE DOWNEY, CA			
09/30/03	900.00	16A3	28.00%	90242 562 491-0928--COMPANY NAME			
03/26/03	900.00	EC 13A3	28.00%	TENT AT 7711 AMIGOS AVE DOWNEY,			
03/26/03	900.00	EC 88AA1	100.00%	CA 90242 562 940-0830			
10/03/03	900.00	87AA1	100.00%	08/26/03 09:05 CX/IR			
03/30/03	900.00	13A3	28.00%	SCS---SOS DONE--NO LISTING FOR CORP			

EXHIBIT

Shaantiel
 Coe 3/28/06

000967

B-99

-----TRANSACTIONS-----
 -----PAYMENTS-----
 --Date-- Amount Code Rate --DATE-- TIME AC/RC --COMMENT-- I

09/30/03	900.00	MO	88AA1100.00%	09/26/03	09:07	CK/IR	CTA--NO LISTING	K
10/08/03	900.00	CK	87AA1100.00%	09/26/03	09:07	CS/13		K
10/31/03	1800.00	LE	18AB 28.00%	09/26/03	09:07	PK/4	08-25-03	K
10/31/03	1900.00	SY	18AB 28.00%	09/26/03	09:07	RM/CC		K
08/22/03	0.00		0					

OR LLC
 PIC KEITH BRYANT EXT 359
 08/26/03 12:11 PB/CO
 ...FINANCIAL INVESTIGATIVE SERVICES..
AMANDA BROOKS.....
 PIC 0830 VER DB CO..SPK TO FEMALE
 EMPL..SD OWNER,JAY LEE, NOT AVAIL..
 LMTC YOU...FAX 562.940.0716...REFD
 FURTHER INFO..PICD
 08/26/03 12:11 RM/CC
 08/26/03 12:11 RM/CC
 08/27/03 00:40 SN/4
 09/04/03 16:22 CC/CC EMP-SIR
 09/05/03 16:54 PB/LM LM FOR CB
 09/16/03 17:34 PB/CM
 MOP SD THAT HE WOULD HAVE TO LOOK
 AT AND GET BACK WITH ME-0--SHOWS
 BALANCE OF 1800 AS WELL---SD THAT
 HE WILL KNOW TO BE ABLE TO LOCK IN
 PMT THURSDAY OR FRIDAY, NO DISPUTE,
 CASH FLOW---GETTING RECEIVABLES
 TOMORROW
 09/16/03 17:34 CS/26
 09/18/03 17:07 PB/CM
 TT EDWARD---ASKED IF I CAN HOLD
 CHECK FOR A COUPLE OF DAYS---TLD
 HIM I WOULD HOLD UNTIL THE 22ND--HE
 SD THAT IS FINE---THEN ASKED IF
 POSSIBLE TO HOLD TO 26TH---TLD HIM
 THAT IS FINE AS LONGS AS FUDNS
 AVAIL---TAKING CHECKING IN FO NOW---
 ABA , ACT TENT
 ENGINEERING, ADDY CRS---
 09/18/03 17:08 CS/32
 09/19/03 11:39 PB/CM
 TT EDWARD TO GET CHECK NUMBER HE SD
 TAHT BOSS NOT IN TO GIVE HIM CHECK
 NUMBER---TLD HIM THAT WE NEED CHECK
 NUMBER LOCKED IN NOW--HE SD TO PUT
 CHECK NUMBER 9000 UNTIL HE GETS
 CHECK NUMBER FROM BOSS TODAY---WILL
 CALL BACK WITH NEW CHECK NUMBER
 09/19/03 11:42 BK/RP
 ON 09-26-03 FOR 1800.00 9000
 09/19/03 11:42 CC/CC
 BANK HANMI BANK AT 858-467-4800 ACCT
 09/22/03 14:10 PB/CM
 TT EDWARD---DOESNT HAVE CHECK NUMBER
 AS OF YET, STILL WAITING ON OWNER

000968

B-100

PAYMENTS				TRANSACTIONS			
Date	Amount	Code	Rate	DATE	TIME	AC/PC	COMMENT
				12/29/03	10:19	SR/SR	GET YOUR MANAGER GET HIM TO STO ACCOUNT MONEY TODAY OR RECOMMENDATION CLIENT PROCEED NO MORE STALES
				12/29/03	14:33	PB/BZ	BUZY
				12/29/03	17:17	PB/BZ	BUZY ABARN
				12/31/03	13:42	PB/CM	TT EVELYN SD THAT EDWARD NO LONGER WORKS THERE---TLD HER EVERYTHING THAT HAS HAPPENED---SHE EXPLAINED TO ME THAT TENT ENGINEERING IS CLOSING DOWN AND REOPENING WITH NEW COMPANY AND CHECKING INFO---SHE SD THAT SHE IS NOT SURE IF FUNDS WILL BE IN THE OLD ACCT AT THE TIME I TRY TO RUN THE CHECK BUT SHE WILL HAVE TH NEW ACCT INFO ON THE 7TH IN CASE IT IS NOT---SHE IS GIVING ME CHK NER 2156 FOR THE HAMNI BANK ACCOUNT---BIF
				12/31/03	13:46	BK/RP	ON 12-31-03 FOR 1800.00 2156
				12/31/03	13:46	CS/59	
				12/31/03	13:46	CC/CC	BANK HANMI BANK AT 858-467-4800 ACCT
				12/31/03	14:00	BK/CP	ON 01-02-04 FOR 1800.00 2156
				12/31/03	14:00	CC/CC	CHECK SUPPOSE TO RUN ON THE 2ND, NOT THE 31ST---MY MISTAKE---CHANGED CHECK DATE
				01/02/04	07:44	CS/48	
				01/02/04	18:48	PF/ET	
				01/02/04	18:48	CC/CC	ACTIVITY NU - CBR2703671
				01/02/04	18:48	CC/CC	RETURN K99FVLN-
				01/13/04	08:58	CC/CC	CK2156 1800.00 NSF
				01/13/04	08:58	TA/	A3
				01/13/04	08:58	CS/41	
				01/13/04	11:37	CC/CC	HP-5629400830
				01/13/04	11:42	CS/59	
				01/13/04	11:43	CS/39	
				01/13/04	12:00	PB/CM	TT EVYLYN AT DEBTOR----SD THAT THEY ARE HAVING TO OPEN UP NEW ACCOUNT-- SD TAHT THEY WERE SUPPOSE TO HAVE DONE IT ON THE 7TH BUT NOW IT WILL BE ON THE 15TH TO GET IT OPENED--- SD TAHT SHE CAN GIVE ME INFO AT THAT TIME
				01/13/04	12:01	CS/59	
				01/13/04	12:05	TA/	A39

000959

B-101

FACT SHEET

RS #: R49535
 Name: ATLANTIC CONSTR & RESTORATION
 Address: 653 MAIN ST
 211
 City/State: TEWKSBURY, MA 01676
 Phone #1: (978) 640-9037
 Phone #2: (000) 000-0000
 Loc Sec No: 000-00-0000
 Contact: GEORGE SECCHIAROLIS

Client #: C72078-N
 JET-A-WAY INC
 Acct #:
 Regarding:
 Amt Referred: 6353.00
 Current Bal: 2541.20
 Comm Rate: 25.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other: 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 06/18/03
 ***** RETURNED *****

Status: 24 SETTLEMENT
 Coll Unit: A63 JULIE REES
 Date Last: 08/31/02
 Activity Code: PF PAID IN FULL
 E-Mail
 WebSite

Old M&M # Last: First:
 <CourtCost 0.00 ArbitrateDte 00/00/00
 <SF OfferAmt 3811.80 SF OfferDate 12/31/03
 <Lgl Mgmt Fee 0.00 Lgl ContRate
 JCO Fax # (000) 000-0000

FAX 978 458 7200

PAYMENTS				TRANSACTIONS				ID
Date	Amount	Code	Rate	DATE	TIME	AC/RC	COMMENT	
1/13/04	3811.80	AD 15A53	25.0%	06/18/03	10:11	MM/MT	COMP AWNS LIVE	SLM
1/13/04	-2541.20	AD 16A53	25.0%	06/18/03	11:12	SM/BI		SLM
1/13/04	-1270.60	AD 45AA1	100.0%				RECEIVED OTHER ON 06 18 2003 BATESN	
1/09/04	3811.80	87AA1	100.0%				O C0000023770	
2/29/03	3811.80	88AA1	100.0%	06/19/03	10:47	TA/B65		MGG
2/29/03	3811.80	CK 13A63	25.0%	06/19/03	10:47	RM/CC	NEW BIZ	MGG
2/31/03	1270.60	EC 45AA1	100.0%	06/19/03	11:00	PB/GN		STL
2/31/03	2541.20	EC 16A63	25.0%	06/19/03	11:00	RM/CC		STL
2/29/03	3811.80	EC 15A63	25.0%				PLZ PIC STEPHANIE LEITNER	STL
6/18/03	0.00	0		06/19/03	11:00	CS/10		HII
				06/19/03	11:25	PB/CO		HII
							WAS PICD ON MULT Q53639 ON 3-21-03..	
							UNABLE TO PIC.	
				06/19/03	11:25	PM/CC		HII

EXHIBIT

Shantrel 116
 cer 3/28/06

000980

B-102

-----PAYMENTS-----				-----TRANSACTIONS-----			
-Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	-----COMMENT----- ID
				ACTIVITY NU - CBR2639774			
01/01/04	15:09	CC/CC		01/01/04	15:09	CC/CC	RETURN C72078N- SYS
01/07/04	13:49	DC/CM		01/07/04	13:49	DC/CM	JUL
				DOO SPW MICHELLE SD SHE SNT THE CK			
				AS WELL AS DIR CK,ADV SHE WS NT			
				SHEPOSED TO HAVE SNT THE CK,SEE WHT			
				SHE CN DO ABT IT WITH HER BNK IST			
				THN CL ME BK...			
01/07/04	13:51	DC/CM		01/07/04	13:51	DC/CM	JUL
				ADV HER THT SHE WAS NT SUPPOSED TO			
				HAVE SNT THE CK,SHE SD DID NT KNW			
				TOLD HER THT WE WENT OVER THIS ON			
				THE DIR CK SYSTEM,THT TO KEEP CK NT			
				TO SND IT...SEEMS SHE MISUNDERTAND..			
01/07/04	13:53	DC/CM		01/07/04	13:53	DC/CM	JUL
				DB CI SD THT LET ACTG KNW THT RETRND			
				DRAFT FRM HER BNK...			
01/09/04	14:40	CC/CC		01/09/04	14:40	CC/CC	GVM
				CK4193 3811.80 NSF NOT AUTHORIZED			
				DO NOT REDEPOSIT			
01/09/04	14:40	TA/	A63	01/09/04	14:40	TA/	SYS
01/09/04	14:40	CS/41		01/09/04	14:40	CS/41	GVM
01/12/04	12:52	TA/	A39	01/12/04	12:52	TA/	MAC
01/12/04	12:52	SR/SR		01/12/04	12:52	SR/SR	MAC
				NSF CHECK FIX TODAY			
01/13/04	15:53	TO/CM		01/13/04	15:53	TO/CM	JUL
				MAC THIS IS A SETTLMT..DB STOPPED			
				PYMT ON THIS ACT BECOS SHE SNT THE			
				CHECK WHEN SHE HAD A DIR CK IN HSE			
				ALREADY ..SO THEREFORE THE CHECK			
				RECVD NOT SUPPOSED TO BE HERE..			
				THE SIF AMT WAS 3811.80..SHE WAS			
				INSTRUCTD BY ME NT TO SND HER CHECK.			
				..NEED TO CLOSE AS SETTLED			
01/13/04	15:54	CS/59		01/13/04	15:54	CS/59	JUL
01/13/04	15:55	TO/CM		01/13/04	15:55	TO/CM	JUL
				HOWARD CLOSE THIS ACCT PLZ...			
01/13/04	15:56	CS/24		01/13/04	15:56	CS/24	JUL
01/13/04	16:19	CC/CC		01/13/04	16:19	CC/CC	SGH
				SIF 3811.80 ON 01-13-04			
01/13/04	16:19	CS/75		01/13/04	16:19	CS/75	SGH
01/13/04	16:19	CS/56		01/13/04	16:19	CS/56	SGH
01/13/04	16:20	CC/CC		01/13/04	16:20	CC/CC	SGH
				ADJUSTED ACCOUNT PER PHONE CONVERSAI			
				TION WITH HOWARD WEISS			
01/13/04	16:20	CC/CC		01/13/04	16:20	CC/CC	SGH
10/28/05	22:00	CC/CC		10/28/05	22:00	CC/CC	SYS
				HOLD ADDED 05 - 10-31-05			
10/29/05	11:43	CC/CC		10/29/05	11:43	CC/CC	SYS
				HOLD REMOVED 05 - 10-31-05			

*Debit
mailed*

FACT SHEET

CRS #: 809400
 Name: A - 1 MEDICAL
 Address: 1707 RAMPOLLO HWY
 City/State: FLORENCE, SC 29505-6216
 Phone #1: (843) 661-2166
 Phone #2: (000) 000-0000
 Soc Sec No: 000-00-0000
 Contact: KIRBY ANDERSON

Status: 41 PAID IN FULL
 Coll Unit: A63 JULIE REES
 Date Last: 09/12/02
 Activity Code: PF PAID IN FULL
 E-Mail
 WebSite

Old M&M # Last: First:
 KCourtCost 0.00 ArbitrateDte 00/00/00
 KSF OfferAmt 0.00 SF OfferDate 00/00/00
 KLgl Mgmt Fee 0.00 Lgl ContrRate
 NCO Fax # (000) 000-0000

Client #: C99BFG-C
 DIAMOND DIABETIC PRODUCTS
 Acct #:
 Regarding:
 Amt Referred: 3547.29
 Current Bal: 0.00
 Comm Rate: 25.0000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other 0.00
 Interest Rate: 0.0000%
 Interest Amt: 0.00
 Date Received: 08/19/03
 ***** RETURNED *****

CLI HAS PG
 ALT 803 206 4297
 NSF CK2564 10 28 03 1000.00
 BRANCH BKG TR CO INMAN SC

BRANCH BNKING AND TRUST CO
 INMAN, SC

NSF 1000.00 CK 2599

PAYMENTS				TRANSACTIONS			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT
04/06/04	250.00	EC 17A63	25.0%	08/20/03	09:23	CC/CC	EMP-
04/02/04	250.00	EC 17A63	25.0%	08/20/03	09:23	RN/4	08-20-03
03/18/04	209.46	EC 17A63	25.0%	08/20/03	09:25	PB/CM	
03/18/04	290.54	EC 16A63	25.0%				REV MULTS...2 PAID ONE OPEN...RSP IS
03/02/04	500.00	EC 16A63	25.0%				OWNER....LM ON VMAIL FOR RSP
02/27/04	547.29	EC 16A63	25.0%	08/20/03	09:28	CX/IR	
01/31/04	500.00	BC 16A63	25.0%				SOS ONLINE...INC 4-16-01...RSP IS
01/19/04	1000.00	BC 16A63	25.0%				RA...2711 SWINNEY DR..FLORENCE
08/25/03	547.29	BC 16A70	25.00%				29501.....LC
08/25/03 NSF	547.29	BC 13A70	25.00%	08/20/03	10:09	CK/NI	
08/25/03	547.29	EC 88AA1100.00%		08/20/03	10:08	FA/NI	
09/03/03	547.29	EC 87AA1100.00%		08/20/03	10:08	IR/NI	
10/28/03	1000.00	EC 16A70	25.00%	08/20/03	10:08	AD/NI	
10/28/03 NSF	1000.00	EC 13A70	25.00%	08/20/03	10:08	AM/NI	
10/28/03	1000.00	EC 88AA1100.00%		08/20/03	10:08		

EXHIBIT

Shantiel 17
 cae 3/28/06

000984

B-104

505400 A - 1 MEDICAL

Don't
worry
notes do
not add up
Don't playing
game collecting
also multi task

B-105

FACT SHEET

CRS #: R63632
 Name: ALL SEASONS SPORTS
 Address: THOMAS LINQUIST
 103 MORNINGSTAR CIRCLE
 City/State: FRISCO, CO 80443
 Phone #1: (970) 668-5599
 Phone #2: (970) 668-2534
 Soc Sec No: 000-00-0000
 Contact: TOM LINDHORST

Client #: K10042-C
 VAIL RESORTS
 Acct #: 1444379

Regarding: MERCHANT LIFT TICKET
 Amt Referred: 26997.60
 Current Bal: 0.00
 Comm Rate: 25.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other: 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 07/02/03
 ***** RETURNED *****

Status: 41 PAID IN FULL
 Coll Unit: A24 VACANT
 Date Last: 02/20/03
 Activity Code: PF PAID IN FULL
 E-Mail
 WebSite

Old M&M # Last: First:
 KCourtCost 0.00 ArbitrateDte 00/00/00
 KSF OfferAmt 0.00 SF OfferDate 00/00/00
 KLgl Mgmt Fee 0.00 Lgl ContrRate
 NCC Fax # (000) 000-0000

NSF CK 3131 4000.00
 WESTSTAR BANK DILLON, CO

WESTSTAR BANK DILLON, CO

NSF CK3281 022904 4498.80
 SAME BK INFO AS ABOVE

NSF CK3282 013104 4498.80
 NSF CK 3132 19997.60 12 30 03
 PAYMENT STOPPED

PAYMENTS				TRANSACTIONS				ID
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT	
03/15/04	499.60	WU 16A73	25.0%	07/02/03	13:51	MM/MT	TOM SIGNED CONTRACT ALSO LISTS JOHN	SL
03/15/04	2000.00	WU 16A73	25.0%				LINDHORST AND CHERI LINDHORST AS AU	
03/15/04	2000.00	WU 16A73	25.0%				THORIZED AGENTS TOM IS VP	
03/10/04	4498.80	87AA1	100.0%	07/03/03	08:35	RM/CC	VERF PLZ PIC CPAIG CALVIN EXT 360	CC
02/28/04	4498.80	88AA1	100.0%	07/03/03	08:35	CS/10		CC
02/28/04	4498.80	CK 13A76	25.0%	07/03/03	08:35	RN/4	07-03-03	CC
02/20/04	5000.00	CK 16A76	25.0%	07/03/03	11:44	PB/CO		H
07/31/03	1000.00	CK 16A76	25.00%				--FINANCIAL INVESTIGATIVE SERVICES--	
08/29/03	1000.00	CK 16A76	25.00%			TRISHA BROWN.....	
09/30/03	1000.00	CK 16A76	25.00%				PIC-5599--VER DB CO, SPK TO CHERI	
10/30/03	1000.00	16A76	25.00%				LINDHORST, PRES..ADV OF PROFILE..VER	
11/30/03	4000.00	16A76	25.00%				ADD..FAX 970-668-2534..WEB- FRISCO	
11/30/03	4000.00	WU 13A76	25.00%					

EXHIBIT

Shaantiel 18
 caa 3/28/04

B-000333
 106

PAYMENTS				TRANSACTIONS			
DATE	AMOUNT	CODE	RATE	DATE	TIME	AC/PC	COMMENT
11/30/03	4000.00	WU	88AA1100.00%	NIALS.COM..REFD ANY FURTHER INFO..			
12/11/03	4000.00	WU	87AA1100.00%	PICD AND LMTC YOB.			
12/26/03	4000.00	IU	16A76 25.00%	07/03/03	11:44	PM/CC	HI
12/31/03	18997.60	CK	16A76 25.00%	07/03/03	11:45	PM/CC	HI
12/31/03	18997.60	CK	13A76 25.00%	07/03/03	11:57	PM/CM	CC
12/31/03	18997.60	CK	88AA1100.00%	PH POE TT MARYANN SD HLS NEEDS			
01/13/04	18997.60		87AA1100.00%	PPA ADV HER OF OPTIONS CB MON			
01/15/04	5000.00		16A76 25.00%	US			
01/31/04	4498.80	WU	16A76 25.00%	07/03/03	14:50	PM/CC	BU BATED
01/31/04	4498.80	WU	13A76 25.00%	07/04/03	00:02	SN/4	CC
01/31/04	4498.80	WU	88AA1100.00%	07/07/03	10:32	SM/BI	SL
02/11/04	4498.80	IU	87AA1100.00%	RECEIVED INVOICE ON 07 07 2003 DATE			
02/13/04	4498.00	CK	16A76 25.00%	SNO K0000042057			
07/02/03	0.00	0		07/07/03	16:37	PB/CM	PH POE LMTC
				07/08/03	08:58	CK/IR	CC
				SEARCH BY BZ NAME SEARCH FAILED			
				SEARCH BY ADDRESS SHWS DB LISTED			
				WITH THE PH WE HAVE NO ADDITIONAL			
				DATA FOUND SEARCH BY RSP 103 MORNING			
				STAR CIRCLE YOB 63 SP IS CHERI YOB			
				IS 52 970 668 2534 SOS STATE OF COL			
				SHWS AS A DISOLVED CORP FAILURE			
				TO FILE DISOLVED 1 1 03 PA WAS SHWG			
				STEVEN F LETOFSKY NO ADDRESS			
				07/08/03	09:09	CS/26	CC
				07/08/03	15:04	CK/NI	SY
				07/08/03	15:04	FA/NI	SY
				07/08/03	15:04	IR/NI	SY
				07/08/03	15:04	AD/NI	SY
				07/08/03	15:04	AH/NI	SY
				07/08/03	15:04	AI/NI	SY
				07/08/03	15:05	CK/NI	SY
				07/08/03	15:05	FA/NI	SY
				07/08/03	15:05	IR/NI	SY
				07/08/03	15:05	AD/NI	SY
				07/08/03	15:05	AH/NI	SY
				07/08/03	15:05	AI/NI	SY
				07/09/03	09:54	CK/NI	SY
				07/09/03	09:54	FA/NI	SY
				07/09/03	09:54	IR/NI	SY
				07/09/03	09:54	AD/NI	SY
				07/09/03	09:54	AH/NI	SY
				07/09/03	09:54	AI/NI	SY
				07/10/03	14:48	PB/CM	CC
				CHERI CI 970 668 2534 970 668 5599			
				07/10/03	17:16	CK/NI	SY
				07/10/03	17:16	FA/NI	SY
				07/10/03	17:16	IR/NI	SY
				07/10/03	17:16	AD/NI	SY
				07/10/03	17:16	AH/NI	SY
				07/10/03	17:16	AI/NI	SY
				07/11/03	10:13	PB/CM	CC
				PH POE TT DB GVE TO ADV HER TO			
				BORROW GVE HER TILL MON			

000934

B-107

PAYMENTS				TRANSACTIONS				
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	---COMMENT---	II
				08/26/03	10:06	CC/CC	A1-720 GRANITE	CC
				08/26/03	10:06	CC/CC	ADDRESS 2	CC
				08/26/03	11:18	PB/CM		CC
							THIS WAS CKS ON IT	
				09/05/03	10:18	PB/CM		CC
							THIS HAS PCKS ON IT	
				09/10/03	15:04	PB/CM		CC
							THIS HAS CKS ON IT	
				09/18/03	11:40	PB/CM		CC
							THIS HAS CKS ON IT	
				09/23/03	00:35	SN/12		ME
				10/20/03	00:45	SN/12		FR
				11/03/03	10:06	MR/SK	SET MAIL RETURN	SY
				11/03/03	10:06	CS/32		SY
				11/05/03	12:08	CS/39		CC
				12/02/03	14:25	GC/GC		CC
							CHERI PH POE BZ BZ PH RES LMTC	
				12/11/03	13:24	CC/CC		GV
							CK3131 4000.00 NSF	
				12/11/03	13:24	CS/ 0		GV
				12/11/03	13:24	TA/	A76	SY
				12/11/03	13:24	CS/32		GV
				12/11/03	13:43	PB/CM		CC
							PH POE TT DB SD CK SHLD HVE CLRD	
							WL CK IT OUT	
				12/12/03	08:23	TA/	A39	SN
				12/12/03	15:50	BK/RP		CC
							ON 12-26-03 FOR 4000.00 3274	
				12/12/03	15:50	CS/59		CC
				12/12/03	15:50	CC/CC		CC
							BANK WESTSTAR BANK AT 970-945-6586 A	
							CCT	
				12/12/03	15:50	PB/CM		CC
							DB CI SD NEED TILL THE 26TH TO	
							COVER SD 18K WL DEF BE GOOD	
				12/23/03	11:29	CS/43		CC
				12/29/03	10:40	GC/GC		CC
							DB CI SD HOLD CK TILL 010204	
				12/29/03	11:28	EK/DP		SC
							ON 12-30-03 FOR 18997.60 3132	
				12/29/03	11:28	CS/32		SC
				12/29/03	11:29	BK/RP		SC
							ON 01-02-04 FOR 18997.60 3132	
				12/29/03	11:29	CS/18		SC
				12/31/03	14:38	CS/48		CC
				12/31/03	07:43	CS/32		SC
				01/02/04	14:37	GC/GC		CC
							DB CI SD ALMOST THERE SHLD DEF HAVE	
							WHEN CK GETS THERE	
				01/02/04	14:37	CS/41		CC
				01/04/04	14:18	PF/ET		ME
				01/04/04	14:18	CS/32		SC
				01/04/04	14:18	CC/CC		SC
							ACTIVITY NU - CBR2653869	

000995

B-108

FACT SHEET

CRS #: 335957
 Name: MARV THE PLUMBER
 Address: 93 KING ARTHUR CT
 City/State: ELGIN, IL 60120
 Phone #1: (847) 697-2700
 Phone #2: (000) 000-0000
 Soc Sec No: 000-00-0000
 Contact: MARVIN

Client #: 103260-N
 PEKIN INSURANCE GROUP
 Acct #: CL47725-I
 Regarding:
 Amt Referred: 11626.00
 Current Bal: 0.06
 Comm Rate: 25.000%
 Costs: 0.00
 Chg/Fee: 0.00
 Other: 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 10/29/03
 ***** RETURNED *****

Status: 41 PAID IN FULL
 Coll Unit: A76 VACANT
 Date Last: 02/26/03
 Activity Code: PF PAID IN FULL

E-Mail

WebSite

Old M&M # Last:

KCourtCost 0.00 ArbitrateDte 00/00/00

KSF OfferAmt 0.00 SF OfferDate 00/00/00

KLgl Mgmt Fee 0.00 Lgl Contrate

NCO Fax # (000) 000-0000

PLACED BY
 PAMELA HORN

PAYMENTS				TRANSACTIONS			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT
03/31/04	1937.65	EC 16A76	25.0%	10/30/03	09:04	RM/CC	
02/29/04	1937.65	EC 16A76	25.0%			VERF PLZ PIC CRAIG CALVIN EXT 360	
01/31/04	1937.65	EC 16A76	25.0%	10/30/03	09:04	CS/10	
01/14/04	1937.65	EC 16A76	25.0%	10/30/03	09:27	CK/NI	
01/09/04	1937.67	87AA1	100.0%	10/30/03	09:27	FA/NI	
12/31/03	1937.67	88AA1	100.0%	10/30/03	09:27	IR/NI	
12/31/03	1937.67	EC 13A76	25.0%	10/30/03	09:27	AD/NI	
12/31/03	1937.67	EC 16A76	25.0%	10/30/03	09:27	AH/NI	
11/19/03	1937.67	EC 16A76	25.00%	10/30/03	09:27	AI/NI	
11/30/03	1937.67	EC 16A76	25.00%	10/30/03	14:53	PB/CO	
10/29/03	0.00	0					

...FINANCIAL INVESTIGATIVE SERVICES...
JENNIFER RANDO.....
 PIC-2700-ANS AS A DIFFERENT CO
 QUINPHONICS SD MARV THE PLUMBER
 NOT HERE WILL CB

EXHIBIT

Shantiel 19
 cea 3/28/06

B-109

001000

565957

MARV THE PLUMBER

PAYMENTS				TRANSACTIONS				ID
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/PC	COMMENT	
				11/17/03	16:11	PB/CM		CCV
						PH POB SD WL CK IF OUT		
				11/17/03	17:02	PB/CM	PH POB LMTC	CCV
				11/18/03	09:07	PB/CM	PH POB SD WL CB	CCV
				11/18/03	11:34	GC/GC		CCV
						DB CI IF NOT HERE TODAY WL RESERVE		
						AND DO DIRECT CKS		
				11/18/03	15:09	BK/RP		CCV
						ON 11-18-03 FOR 1937.67 5600		
				11/18/03	15:09	CS/32		CCV
				11/18/03	15:09	BK/RP		CCV
						ON 12-01-03 FOR 1937.67 5601		
				11/18/03	15:09	BK/RP		CCV
						ON 01-01-04 FOR 1937.67 5602		
				11/18/03	15:09	BK/RP		CCV
						ON 02-01-04 FOR 1937.67 5603		
				11/18/03	15:09	BK/RP		CCV
						ON 03-01-04 FOR 1937.67 5604		
				11/18/03	15:09	BK/RP		CCV
						ON 04-01-04 FOR 1937.65 5605		
				11/18/03	15:09	CC/CC		CCV
						BANK FIRST CMTY BK AT 847-622-8800 A		
						CCT 114207		
				12/02/03	09:04	CS/48		CCV
				12/08/03	11:21	PB/CM	PCKS-ON-FILE	CCV
				12/22/03	00:49	SN/12		PRC
				01/07/04	14:35	GC/GC		CCV
						ABA :		
						5763 5765		
				01/07/04	14:38	BK/DP		CC
						ON 02-01-04 FOR 1937.67 5603		
				01/07/04	14:38	CS/32		CC
				01/07/04	14:38	BK/DP		CC
						ON 03-01-04 FOR 1937.67 5604		
				01/07/04	14:38	BK/DP		CC
						ON 04-01-04 FOR 1937.65 5605		
				01/07/04	14:43	BK/RP		CC
						ON 02-01-04 FOR 1937.65 5763		
				01/07/04	14:43	CS/18		CC
				01/07/04	14:43	BK/RP		CC
						ON 03-01-04 FOR 1937.65 5764		
				01/07/04	14:43	BK/RP		C
						ON 04-01-04 FOR 1937.65 5765		
				01/07/04	14:43	CC/CC		C
						BANK LASALLE BK NA AT 708-456-2146 A		
						CCT 5201304721		
				01/07/04	14:43	CS/48		C
				01/09/04	14:34	CC/CC		C
						CK5602 1937.67 NSF		
				01/09/04	14:34	TA/	A76	
				01/09/04	14:34	CS/32		
				01/12/04	12:49	TA/	A39	
				01/12/04	12:50	SR/SR		
						NSF CHECK FIX TODAY PLEASE		

001001

B-110

S65937 MARV THE PLUMBER

PAYMENTS				TRANSACTIONS				ID
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT	
				01/13/04	14:29	BK/CP		CC
				ON 01-13-04	FOR	1937.65	5763	CC
				01/13/04	14:29	BK/CP		CC
				ON 02-01-04	FOR	1937.65	5764	CC
				01/13/04	14:29	BK/CP		CC
				ON 03-01-04	FOR	1937.65	5765	CC
				01/13/04	14:29	BK/CP		CC
				ON 04-01-04	FOR	1937.65	5777	CC
				01/13/04	14:29	CS/59		CC
				01/13/04	14:30	PB/CM		CC
				PH POE TT JUDY SD RE SWITCH CK RUN				CC
				ONE NOW AND CONINUE WITH SERIS				MA
				01/13/04	14:30	CS/48		MA
				01/21/04	14:49	SR/SR		
				CALL AND MAKE SURE THAT THE CHECK				
				CLEARED THE BANK DO NOT RELEASE				
				ANOTHER CHECK WITH OUT VERIFICATION				
				OF FUNDS				
				01/21/04	14:50	CS/32		MA
				01/21/04	15:13	PB/CM		CC
				NEWCKING ACCT LAST WAS GOOD				MA
				01/25/04	14:03	SR/SR		
				DID I MISS THE NOTES WERE YOU CALL				
				THE BANK AND VE FUNDS CLEARED THE				
				BANK ACCOUNT I SEE NO NOTES VE				
				FUNDS BEFORE NEXT CHECK RELEASE				
				FUNDS NOT VERIFI GOOD WILL NOT BE				
				RELEASED				
				01/26/04	17:12	GC/GC		CC
				LAST ONE WAS A MICRO ERROR				
				01/26/04	17:12	CS/48		C
				01/29/04	09:38	PB/CM		C
				PH BANK CK IS GOOD				
				01/29/04	11:08	CC/CC		G
				FUNDS AVAIL IN BANK, COULD NOT SAY				
				IF STOP PYMT ON CK...ALG				
				01/29/04	20:04	CS/32		
				01/29/04	20:04	SR/SR		
				MANAGER REVIEW VERIFI PDC GOOD B4				
				RELEASE CHECK				
				01/30/04	16:29	CS/48		
				02/01/04	18:42	CS/32		
				02/01/04	18:42	SR/SR		
			MANAGER REVIEW				
			POSTDATED CHECK STATUS CODE IS				
				48 STOP PUTTING EBERTHING IN 48 USE				
				THE PROPER STATUS CODES U WERE ONCE				
				A GENERAL COLLECTION MANAGER USE				
				THE PROPER STATUS CODES				
				02/02/04	15:22	CS/48		
				02/13/04	20:57	CS/32		
				02/13/04	20:57	SR/SR		
			 POSTDATED CHECK ACCOUNT				
			 VERIFY THE FUNDS BE 4 RELEASE				

001002

B-111

FACT SHEET

CRS #: S60834
 Name: FAIRVIEW RADIOLOGY PC
 Address: CO JIM LAVENDER, ESQUIRE
 5245 SCHAEFER RD. SUITE A
 City/State: DEARBORN, MI 48126
 Phone #1: (248) 594-5290
 Phone #2: (000) 000-0000
 Soc Sec No: 000-00-0000
 Contact: FRANK FAYZ -PRES

Client #: K99G92-6
 BARTON & ASSOCIATES
 Acct #:

Regarding: 200 MIST FEES
 Amt Referred: 71807.83
 Current Bal: 0.00
 Comm Rate: 20.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other: 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 10/06/03
 ***** RETURNED *****

Status: 41 PAID IN FULL
 Coll Unit: L91 CHARLETTE PETKOVICH
 Date Last: 07/18/03
 Activity Code: NU ACTIVE DEBTOR
 E-Mail
 WebSite

Old M&M # Last: First:
 KCourtCost 625.00 ArbitrateDte 00/00/00
 KSF OfferAmt 0.00 SF OfferDate 00/00/00
 KLgl Mgmt Fee 200.00 Lgl ContRate 40
 NCO Fax # (000) 000-0000

AL TURFE-ADMINISTRATOR-AP
 313-680 2173-CELL FOR FAYZ
 NSF 18,935.94 CK 2130
 CHARTER ONE BANK NATL ASSOC
 NSF CK 2119 10 24 03 10,000.00
 CHARTER ONE BK NATL ASS TAYLOR

MI .
 NSF 5000.00 CK 2126
 ADMINISTRATIVE
 NSF CK2131 013104 18,935.94
 CHARTER 1 BK NATL ASSOC

PAYMENTS				TRANSACTIONS			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT
12/17/04	19871.89	BC 16L80	20.0%	10/06/03	12:51	MM/MT	
12/03/04	19871.89	87AA1	100.0%			AL TRUFE --DB A P	
11/23/04	19871.89	88AA1	100.0%	10/06/03	19:34	TA/M3	
12/03/04	19871.89	CK 13L80	20.0%	10/07/03	08:40	TA/XXX	
11/23/04	19871.89	CK 16L80	20.0%	10/07/03	08:40	RM/CC	SEE S60834
11/05/04	3000.00	CK 16L80	20.0%	10/07/03	08:46	RN/4	10-07-03
10/22/04	5000.00	CK 16L80	20.0%	10/07/03	08:49	SC/SC	
10/06/04	2000.00	BC 16L80	20.0%			TT SLS SD ALL DOCS ON THE WAY. CANT	
10/24/03	10000.00	BC 16A77	20.00%			PIC MEDICAL	
10/31/03	5000.00	CK 16A77	20.00%	10/07/03	08:49	SC/SC	
10/24/03	10000.00	CK 12A77	20.00%			THIS IS FEE FOR AN ANESTHESIOLOGIST	
10/24/03	10000.00	CK 82AA1	100.00%	10/07/03	08:50	RM/CC	
10/31/03	10000.00	CK 87AA1	100.00%			SLS HAS ALL DOC WILL DATE AN FAX ...	
11/04/03	10000.00	16A77	20.00%			..SLS	

EXHIBIT

Shantiel 20
 000 3/26/06

B-112

001007

560634 FAIRVIEW RADIOLOGY PC

-----PAYMENTS-----				-----TRANSACTIONS-----				
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	---COMMENT---	II
10/31/03	5000.00	13A77	20.00%	10/07/03	08:50	FD/NL		CI
10/31/03	5000.00	BC 88AA1100.00%		10/07/03	08:52	SC/SC		CI
11/06/03	5000.00	LB 87AA1100.00%					DTR AT ADDRESS IS MED BLDG.	
11/07/03	5000.00	BC 16A77 20.00%					DTR IS INC IN 1990 AND FRANK FAYZ	
11/30/03	18935.94	CK 16A77 20.00%					IS	
12/31/03	18935.94	CK 16A77 20.00%		10/07/03	08:55	SC/SC		CI
12/31/03	18935.94	CK 13A77 20.00%					THE ONLY OFFICER LISTED.	
12/31/03	18935.94	CK 88AA1100.00%		10/07/03	08:56	CC/CC		CI
01/07/04	18935.94	87AA1100.00%					EMP-FRANK FAZE -PRES	
01/31/04	18935.94	16A77 20.00%		10/07/03	08:56	PN/4	10-07-03	CI
01/31/04	18935.94	BC 13A77 20.00%		10/07/03	08:56	SC/SC		CI
01/31/04	18935.94	LB 88AA1100.00%					SLS IS GOING TO FAX OVER DOCS THIS	
02/12/04	18935.94	BC 87AA1100.00%					AM	
02/16/04	185.00	CK 37A77100.00%		10/07/03	08:58	FD/NL		CI
08/12/04	625.00	CK 32F97100.00%		10/07/03	08:59	SC/SC		CI
08/26/04	625.00	CK 33L80100.00%					TT DTR NBY SD FAYZ FATHER MAY OWN	
08/26/04	-200.00	CK 31L80100.00%					BLDG T CTA 943 2045 SD ALLIE FAYZ	
08/31/04	5000.00	16L80 20.00%					OWNS THE BLDG. PO BOX 5326 DEARBORN	
09/10/04	5000.00	13L80 20.00%					38128 HIS MLING ADDRES	
08/31/04	5000.00	BC 88AA1100.00%		10/07/03	09:02	CX/IR		CI
09/10/04	5000.00	LB 87AA1100.00%					TT CTA DTR DAD OWNS BLDG ESPERIAN	
09/21/04	5000.00	BC 16L80 20.00%					REQ. TT NBY. 541000 IS APPRAISED	
09/29/04	3000.00	CK 16L80 20.00%					VALUE	
10/06/03	0.00	0		10/07/03	09:03	SC/SC		CI
				10/07/03	09:03	CC/CC		CI
							SENT MSG TO SC 745 FOR 10-07-03	
							WHAT WAS THE GUYS NAME THAT DEBTOR H	
							URED.	
				10/07/03	10:10	RM/CC		CI
							DR SANJAY SHAH IS THE CANDIDATER	
							ICH	
				10/07/03	10:28	CD/SC	T DTR	CI
				10/07/03	11:18	SC/SC		CI
							DTR CALL IUN, SD WAITING ON MEDICAID	
							MONEY. CLAIMS WILL PAYBY THE WEEK	
							STARTING THE 17TH, TRIED FOR HALF	
							AND HALF IN PDCS. HE REFUSED. TOLD	
							DTR NEED UPFRONT DOLLARS. SD MAYBE	
							FRIDAY THE 10TH. WILL DO PHONE PAYS	
							CLAIMS MEDICAID WAS FOULED UP AND	
							DELAYED PAYMENTS TO THEM.	
				10/07/03	11:20	CX/IR		CI
							T CLIENT LM VCE ML .	
				10/07/03	12:27	CC/CC		CI
							SENT MSG TO SC 745 FOR 10-07-03	
							CALL ME ON TIS	
				10/07/03	13:12	SC/SC		CI
							GOT ALL DOCS. THIS IS FOR A TEMP	
							WORKERM THAT CLIENT PAID.	
				10/07/03	13:14	SC/SC		CI
							JACKIE LEE SIGNED CONTRACT	
							ALSO TURFE. HAS MADE AND BROKE	
							PROMISES BEFORE.	
				10/07/03	13:59	SC/SC		CI

001008

B-113

TRANSLATIONS
---Date--- Amount Code Rate ---DATE--- TIME AC/RC COMMENT--- I

CD SC
12/01/03 14:13 SC/SC S
POST DATES FOR PIF
12/31/03 10:21 SC/SC G
POST DATE FOR PIF
01/07/04 13:41 CC/CC G
CK2130 18935.94 NSF ADMINISTRATIVE
HOLD
01/07/04 13:41 TA/ A77 S
01/07/04 13:41 CS/48 G
01/07/04 14:34 CD/SC T DTR CH
01/07/04 14:34 CD/SC CH
01/07/04 14:35 CD/SC CH
TT JACKIE SHE NEW AP.
01/07/04 14:37 SC/SC OF
01/07/04 14:37 SC/SC OF
SD SHE JUST TOOK OVER ON MONDAY
SAID WANTS TIL FRIDAY. TOLD HER I
NEED TO TALK TO AL.
01/07/04 14:42 SC/SC OF
DTR WILL FED X FRIDAY CERTIFIED
01/07/04 14:49 TA/ A39 SK
01/07/04 15:23 SC/SC OR
TT SLS GAVE STAT. ADVISED WILL BE
SENT OV THIS WEKK
01/08/04 11:46 CD/SC OR
TT JACKIE WILL CALL IN RPacking
NUMBER TOMORROW
01/09/04 11:45 CD/SC T DTR SD WCB OF
01/09/04 14:51 CD/SC OF
01/09/04 15:32 SC/SC OF
TT SLS GAVE STAT
01/09/04 15:34 SC/SC T DTR CH
01/09/04 15:36 SC/SC CH
TT DTR SD STANDARD FEDERAL ISNEW
BANK AND THEY
01/09/04 15:36 SC/SC O
ARE MAKING DTR WAIT FOR CASHIERS
CHECK TO CLEAR. SD WILL BE TUES
BEFORE. RELEASE FUNDS SD OLD BK
CHARTER ISSUED CASHIERS CHECK.
AND NEW BANK WAITING FOR IT TO
CLEAR.
01/09/04 15:38 SC/SC C
TOLD DTR WE WILL HAVE TO DO A BANK
WIPE.
01/09/04 15:46 SC/SC C
TT CLIENT GAVE STAT.
01/09/04 15:08 SC/SC C
DID PI REQ FORM T DTR AT 2173 SAD
CALL 419 734 3131 EXT 3435 T 3131
01/09/04 15:14 SC/SC
TT DR PAYZ. SD THIS WILL GET HANDLED
01/09/04 16:30 MR/CO

001009

B-114

FACT SHEET

CRS #: T15561
 Name: GLAZE KRECKER SERVICE
 Address: 49981 US HWY 131
 City/State: ONEONIA, AL 35121
 Phone #1: (205) 274-7791
 Phone #2: (205) 625-3715
 Soc Sec No: 000-00-0000
 Contact: TONY GLAZE

Client #: C93628-N
 UNIFIRST/BIRMINGHAM
 Acct #:
 Regarding:
 Amt Referred: 5253.69
 Current Bal: 2381.87
 Comm Rate: 25.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other 2355.99
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 12/02/03
 ***** RETURNED *****

Status: 12 CLO CLIENT REQ
 Coll Unit: A88 VACANT
 Date Last: 12/01/03
 Activity Code: NU ACTIVE DEBTOR
 E-Mail TON

WebSite
 Old M&M # Last: First:
 KCourtCost 0.00 ArbitrateDte 00/00/00
 KSF OfferAmt 1051.73 SF OfferDate 12/08/03
 KLgl Mgmt Fee 0.00 Lgl ContRate
 NCO Fax # (770) 952-6659

CP 888-398-0026

PLACED BY
 BOB YORK
 NSF 1051.73 CK 1017
 STOP PAYMENT

HOMETOWN BANK
 ONEONIA, AL

NSF ST PAY CK1019 1051.73 1217
 NSF CK 1020 1051.73

PAYMENTS				TRANSACTIONS			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT
01/16/04	520.83	89AA1	100.0%	12/03/03	10:07	RN/4	12-03-03
01/16/04	520.83	DP 26A96	25.0%	12/03/03	10:08	RM/CC	
01/05/04	1051.73	87AA1	100.0%			KEVIN ZACHARY EXT 357	
12/24/03	1051.73	88AA1	100.0%	12/03/03	10:08	CS/10	
12/24/03	1051.73	IT 13A43	25.0%	12/03/03	10:16	CX/IR	
12/30/03	1051.73	87AA1	100.0%			PROP OWN NO INFO PER FSTDTA	
12/17/03	1051.73	88AA1	100.0%	12/03/03	10:36	CX/IR	
12/17/03	1051.73	IT 13A43	25.0%			SOS IS ACTIVE RA IS MAX GLAZE	
12/04/03	1051.73	IT 16A43	25.00%	12/03/03	10:54	TC/GC	
12/10/03	1051.73	16A43	25.00%			TT CLIENT BOB ADV A AND L, SZ THY	
12/04/03	1051.73	13A43	25.00%			GT CM SIGN FIVE YR AGREE SZ WIL PY	
12/04/03	1051.73	IT 88AA1	100.00%			FR 5 YRS SZ THERE COMP MKES INVESTME	
12/16/03	1051.73	87AA1	100.00%			NT INTO COMP TKES SO MUCH TIME FR	
12/17/03	1051.73	16A43	25.00%			THEM TO RECOUP THERE INVESTMENT,	
12/10/03	1051.73	DP 13A43	25.00%			THY HV TO BUY ALL UNIFORMS AND	

EXHIBIT

Shaantiel/zi
 cae 3/26/04

Debtor
 stop payment
 collector paid
 full on Bank
 11/5/03 B-115

000973

T16561 GLAZE WRECKER SERVICE

Page 2

PAYMENTS				TRANSACTIONS			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT
12/10/03	1051.73	88AA1100.00%					PENALTIES, 1ST TIME DOING BUSINESS
12/22/03	1051.73	LC 87AA1100.00%					PD INITIALLY FINE THEN ALSO SUTEN
12/24/03	1051.73	IT 15A43 25.00%					PAYIN
12/02/03	0.00	0		12/03/03	10:57	TC/GC	ANDY GREENWOOD POSS GENERAL MGR SIGNED, SZ WILFAX SIGNED CNTRCT AND CREDIT AP
				12/03/03	11:10	SM/BI	RECEIVED INVOICE ON 12 03 2003 BATE SNO K0000046960
				12/03/03	14:41	PB/CO	--FINANCIAL INVESTIGATIVE SERVICES--IAN MURPHY..... PIC-7791-MALE ANS AS BODY SHOP... ASKED IF DB CO SAID YES...SPK TO CHRIS EMPLY...SAID OWNER IS UNAVAIL. ..REFD ANY INFO..LMTC YOU.
				12/03/03	14:42	RM/CC	
				12/03/03	15:17	DC/GC	RCVD CALL FROM DBT V KATHI GLAZE ADV OF A AND L SHE IS VP AND SECRETA RY SZ SHE DID NT KNOW THIS WZ SUCH A PROBLEM GV 5 CK FR 1051 A WEEK STRING TDY 3RD AND GOING TO 31ST, CK NBR 1017 THRU 1021, 3 EMPLOYEES, ADDRESS IS CORRECT THY OWN ADDRESS PROP AS WELL
				12/03/03	15:32	CC/CC	WORK PHONE
				12/03/03	15:36	PB/GC	CLLD DBT BCK CAUSE ROUTING NBR DID NT IDENTIFY ON FILE FOUND BKS NBR THY ARE BRAND NEW BK DID VRFY ROUTIN G NBR SPOKE WTH BROOK AT THE BK, SHE SZ ASK FR PATTY IF ND VRECTION
				12/03/03	15:37	CS/26	
				12/03/03	16:08	DC/GC	RCVD CALL FROM DBT MAX GLAZE SZ HE DZNT WNT TO PY ALL THIS MONEY THRU THE CKS IF NO SERVICE FROM CLIENT HE SZ HE WIL LIKE TO OFFER THY CONTINUE SERVICING HIM WHICH HE WNTS OR HE PY UP TO DTE COST OF PMT THT WERE DELIQUENT AND PICK UP FROM THERE, ADV WE HV ALREADY BN GVN AUTH FR PMTS AND UNLESS CLIENT AGREES TO WRK OUT SIDE DEAL THY ARE IN PLACE, SZ CB TO LET HIM KNOW WHT CLIENT SZ, DBT CLMING CLIENT NVR MDE CONTACT WTH HIM ALSO SZ HE NVR RCVD ANYTHING FROM THM DZ ACKNOWLEDG E ANDY WRKED FR HIM BUT IS TRYING TO DOWNPLAY HIS ROLE
				12/03/03	16:27	TC/GC	TT SERVICE MGR BOB APT BIL HE CLLD

000374

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T16561

GLAZE WRECKER SERVICE

Page 3

-----PAYMENTS-----				-----TRANSACTIONS-----			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/PC	----COMMENT-----
							ME TO DISCUSS SITUATION ADV HIM OF
							DBT OFFER GV HINT OF POSS DOUBLE
							WCB TO LET ME KNOW WHAT THY CN DO
12/03/03				12/03/03	16:35	PB/SC	TT DBT ADV OF OUR CONVERSATION AND
							THY BOB ACTUALLY WNT OUT TO HIS
							LOCATION TO STRAIGHTEN THIS OUT SO
							ATTMPS TO RESOLVE WZ MDE
12/04/03				12/04/03	00:32	SN/4	CRS SYSTEM DOES NOT RECOGNIZE ABA
12/04/03				12/04/03	10:17	MR/CO	NUMBERS FOR DEBTOR BANK
12/04/03				12/04/03	10:18	MR/CO	EMAIL TO ACCOUNTING
12/04/03				12/04/03	10:53	MR/CO	ABA NUMBER
							ACCOUNT
							...CK DATE 12 03 03 AMOUNT
12/04/03				12/04/03	10:56	MR/CO	5 CHECKS
12/04/03				12/04/03	10:56	MR/CO	EACH AMOUNTING TO 1051 AND 73 CENTS
							CHECK NUMBERS 1017-1021
12/04/03				12/04/03	14:47	TC/GC	TT RANDY JONES CLIENT BOBS SUPERVISE
							R HE IS GOING TO RESTART SERVICE
							WITH HIM CK ALREADY PD WILL BE APPLIE
							D TO HIS ACCT SZ HE WILL CALL HIM
							AND LET HIM KNOW SO CK IS GD
12/04/03				12/04/03	15:12	SN/A3	RECVD BACK UP ATL
12/05/03				12/05/03	14:06	MM/BI	NO ANSWER
12/08/03				12/08/03	17:29	PB/NA	TT CLIENT BOB SZ HE WIL CB TO SET
12/16/03				12/16/03	10:48	TC/GC	CONFERENCE CALL BTWEEN THE DEBTOR
							AND I
12/16/03				12/16/03	14:02	CC/CC	CK1017 1051.73 NSF STOP PAY
12/16/03				12/16/03	14:02	CS/0	
12/16/03				12/16/03	14:02	CS/16	
12/17/03				12/17/03	09:24	CS/59	
12/17/03				12/17/03	10:56	GC/GC	
							RCVD CALL FROM JERILYN SZ ND TO GHT
							WITH CLIENT TO FIND OUT HOW THIS IS
							TO BE HNDLED
12/17/03				12/17/03	11:14	CS/10	LM WITH RCPT FR CLIENT
12/17/03				12/17/03	11:14	TC/LM	
12/19/03				12/19/03	16:43	PB/NA	NO ANSWER
12/22/03				12/22/03	16:39	CS/0	
12/22/03				12/22/03	16:40	CC/CC	
							IT 1018 STOP PYMT 2000131
12/23/03				12/23/03	18:52	PB/NA	NO MBS LFT
12/30/03				12/30/03	13:33	CC/CC	
							CK1019 1051.72 NSF STOP PAYMENT

000375

B-117

FACT SHEET

RG #: 714251
 Address: 1000000 CONTRACTING
 Phone #1: (000) 000-0000
 Phone #2: (000) 000-0000
 Soc Sec No: 000-00-0000
 Contact: KELLIE WAGNER

Client #: M9917X-W
 TPI COUNTY MINING INC
 Amt Referred: 10042.64
 Current Bal: 6024.89
 Comm Rate: 33.300%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other: 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 12/01/03
 ***** RETURNED *****

Status: 24 SETTLEMENT
 Coll Unit: D15 KIM MARLOW
 Date Last: 09/11/03
 Activity Code: SF SETTLED IN FULL
 E-Mail
 WebSite
 Old M&M # Last: 0.00ArbitrateDte 00/00/00
 KCourtCost 0.00SF OfferDate 00/00/00
 KSF OfferAmt 0.00Lgl ContrRate
 KLgl Mgmt Fee (000) 000-0000
 NCO Fax #

First:

PLACED BY
 HOWARD KELLAM
 NSF CK 1329 6617.79
 RIVERSIDE BK OF THE GULF COAST

NORTH FORT MY, FL
 NSF 6617.79 CK 1329
 RIVERSIDE BK OF THE GULF COAST
 NORTH FORT MY FL

PAYMENTS				TRANSACTIONS				ID
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT	
01/26/04	6617.76	WT 16D70	33.3%	12/01/03	09:52	CC/CC		SLM
01/13/04	6617.79	87AA1	100.0%				A01-ADDED REFERENCE	SLM
12/31/03	6617.79	88AA1	100.0%	12/01/03	16:47	RM/CC		
12/31/03	6617.79	IT 13D70	33.3%				COMPLETE BATES BY WEEK END DO NOT CA	
12/31/03	6617.79	IT 16D70	33.3%				LL CLT	
12/23/03	6617.79	87AA1	100.0%	12/02/03	08:57	CC/CC	A1-POB 545	SYS
12/11/03	6617.79	88AA1	100.0%	12/02/03	08:57	CK/NI		SYS
12/11/03	6617.79	EC 13D70	33.3%	12/02/03	08:57	FA/NI		SYS
12/11/03	6617.79	EC 16D70	33.30%	12/02/03	08:57	IR/NI		SYS
12/01/03	0.00	0		12/02/03	08:57	AD/NI		SYS
				12/02/03	08:57	AH/NI		SYS
				12/02/03	08:57	AI/NI		SYS
				12/03/03	09:15	GC/CO		LF

TEL CL WAS DISPUTING AND ASKED FOR
 TICKETS THAT ARE NOT THEIRS DTR

EXHIBIT

Shaantiel 22
 Caa 3/28/04

001124

B-118

114251 CALOOSA CONTRACTING

PAYMENTS				TRANSACTIONS				ID
DATE	Amount	Code	Rate	DATE	TIME	AC/RC	COMMENT	ID
10/19/03				10/19/03	16:22	MM/BI		ST
							PAUSE 10:22 OFFICE APP. STATEMENT	
				10/19/03	16:18	GC/CO		
							TEL POE LM MACH ML	LF
				10/19/03	16:23	GC/CO		
							TEL POE LM MACH ML	LF
				12/09/03	10:24	GC/CO		
							TEL POE FAXING NOW ML	LF
				12/09/03	10:41	BK/RP		
							ON 12-11-03 FOR 6617.79 1329	LF
				12/09/03	10:41	CS/18		
				12/09/03	10:41	CC/CC		
							BANK RIVERSIDE BANK OF THE GULF COA	
							AT 239-573-9000 ACCT	
				12/12/03	11:38	GC/CO		LF
							TEL POE MAKING DEP TODAY ML	
				12/23/03	13:51	CC/CC		GV
							CK1329 6617.79 NSF	
				12/23/03	13:51	TA/D70		SY
				12/23/03	13:51	CS/48		GV
				12/23/03	14:01	GC/CO		LF
							TEL POE LM TEL BANK FUNDS VERIFIED	
							ML	
				12/23/03	15:17	GC/CO		LF
							SHE CALLED SD RUN CHK AGAIN ML	
				12/24/03	09:08	TA/DO		ER
				12/24/03	09:23	GC/CO		LF
							DROPPED REDIP FORM ML	
				12/31/03	08:45	RM/CC		HU
							DID YOU CALL BANK AND VERIFY FUNDS	
				12/31/03	08:45	SR/CC	PRIOR TO REDIP	HU
				12/31/03	08:49	RM/CC		LF
							YES PER 12-23 NOTES AND REDIP FORM	
				12/31/03	08:50	RM/CC		LF
							DELAYS LIKE THIS CAUSE SUPP	
				12/31/03	11:08	CS/59		LF
				12/31/03	08:52	CC/CC		GV
							CK1329 6617.79 REDIP	
				01/13/04	09:04	CC/CC		GV
							CK1329 6617.79 NSF	
				01/13/04	09:04	TA/D70		SY
				01/13/04	09:04	CS/42		GV
				01/13/04	13:46	GC/CO		LF
							TEL BANK SPOKE TO LINDA FUNDS ARE	
							AVAIL WAITING FOR CLEARANCE TEL POE	
							LM MACH ML	
				01/14/04	07:50	TA/DO		KI
				01/14/04	10:54	GC/CO		LF
							SHE CALLED DO BANK WIRE 30 MIN BANK	
							VERIFIED FUNDS AV AND CALL BACK	
							WITH VER NUM ML	
				01/14/04	11:47	GC/CO		LF
							SHE CALLED HAS TO DO FROM BANK WILL	
							DO THIS AFTERNOON ML	

001125

B-119

FACT SHEET

CRS #: 551701
 Name: TOP NOTCH AUTOMOTIVE
 Address: PO BOX 1060
 P.O. BOX 1060
 City/State: OVERGAARD, AZ 85933-1060
 Phone #1: (928) 535-3375
 Phone #2: (000) 000-0000
 Soc Sec No: 000-00-0000
 Contact: RAY

Client #: D99JW-M
 EQUISEV
 Acct #: CUS656933

Regarding:
 Amt Referred: 2745.62
 Current Bal: 1745.62
 Comm Rate: 20.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other: 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 09/25/03
 ***** RETURNED *****

Status: 13 UNCOLLECTABLE
 Coll Unit: E1 KEN SARGEANT
 Date Last: 10/12/02
 Activity Code: NL NO LEGAL
 E-Mail
 WebSite
 Old M&M # Last:
 KCourtCost 0.00ArbitrateDte 00/00/00
 KSF OfferAmt 0.00SF OfferDate 00/00/00
 KLgl Mgmt Fee 0.00Lgl ContrRate
 NCO Fax # (000) 000-0000

CHCK NUM 332 WS STP PMT FOR
 1745.62
 PLACED BY
 PAM BARNARD

-----PAYMENTS-----				-----TRANSACTIONS-----				ID
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	-----COMMENT-----	
01/08/04	1745.62	87AA1	100.0%	09/25/03	18:12	MM/MT		SLM
12/30/03	1745.62	88AA1	100.0%				FOR WORK ORDER S W49556 AND W49554	
12/30/03	1745.62	EC 13D70	20.0%	09/26/03	14:51	MM/BI		SUL
12/30/03	1745.62	EC 16D70	20.0%				NEW BATES 162512 RECIEVED 09 26 03	
10/20/03	1000.00	89AA1	100.0%				GAVE COPY TO COLL	
10/20/03	1000.00	DP 26D70	20.0%	09/26/03	14:52	SM/BI		SLM
09/25/03	0.00	0					RECEIVED STATEMENT ON 09 26 2003 BA	
							TESNO D0000162512	
				09/26/03	16:11	GC/CO		LFV
							TEL POE AWAITING INS CHK FOR 80K	
							NOT SENT YET ADV MONDAY ML	
				09/26/03	16:12	CS/10		LFV
				09/29/03	09:17	CK/FD		SYS
				09/29/03	09:17	FA/FD		SYS

001126

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EXHIBIT

Shcantiel 23
 c-a 3/28/06

31701 TOP NORTH APOLO 11

001127

B-121

FACT SHEET

CRS #: S95733
 Name: DX RADIO SYSTEMS
 Address: 10941 PENNINGTON ST
 City/State: SUN VALLEY, CA 91352
 Phone #1: (213) 365-6090
 Phone #2: (818) 252-6700
 Soc Sec No: 000-00-0000
 Contact: ATTY ERIC LINDQUIST

Client #: K993M6-N
 CAPITOL ELECTRONICS SALES
 Acct #:
 Regarding:
 Amt Referred: 46285.94
 Current Bal: 34285.94
 Comm Rate: 25.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other: 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 11/05/03
 ***** RETURNED *****

Status: 13 UNCOLLECTABLE
 Coll Unit: F16 SCOT WEBER
 Date Last: 01/15/03
 Activity Code: NL NO LEGAL
 E-Mail
 WebSite

Old M&M # Last: First:
 KCourtCost 680.00 ArbitrateDte 00/00/00
 KSF OfferAmt 0.00SF OfferDate 00/00/00
 KLgl Mgmt Fee 200.00Lgl ContrRate 40
 NCO Fax # (000) 000-0000

DON KLABUNDE CONTROLLER
 DAWN WALL AP
 MARIUS DE MOS OWNER-WED-FRI
 CLIENT DOES NOT WANT LEGAL....
 EXP MY DESK
 818-252-6711 FAX

NSF 3000.00 CK 1231
 ACCOUNT CLOSED
 MISSION VALLEY BANK
 SUN VALLEY, CA

-----PAYMENTS-----				-----TRANSACTIONS-----					
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	----COMMENT----	II	
05/13/04	-3000.00	89AA1	100.0%	11/05/03	17:51	MM/MT		SI	
05/13/04	-3000.00	DP 26D26	25.0%	CLIENT IS A MANUFACTURERS REP FOR THE					
04/30/04	3000.00	89AA1	100.0%	DB.. PLEASE CALL SLS FOR MORE DETAIL					
04/30/04	3000.00	DP 26D26	25.0%						
04/14/04	185.00	AT 37D79	100.0%	11/06/03	08:11	FD/NL		DI	
04/08/04	3000.00	89AA1	100.0%	11/06/03	08:12	PN/4	11-06-03	DI	
04/08/04	3000.00	DP 26D26	25.0%	11/06/03	08:13	CC/CC	REQ EXP	DI	
02/03/04	3000.00	CK 16D79	25.0%	11/06/03	09:18	CC/CC		DI	
11/28/03	3000.00	CK 16D79	25.00%	SLS CI..SD RSP IS VP-PROM TO PAY					
12/31/03	3000.00	DP 16D79	25.00%	11/06/03	10:53	RM/CC		SI	
12/21/03	3000.00	13D79	25.00%	CLIENT WANTS FULL EFFORTS ...SLS					
12/31/03	3000.00	AT 82AA1100.00%		11/06/03	11:56	PB/MM		DI	
01/13/04	3000.00	DP 87AA1100.00%		POB LIVE VC ID BUSI RM LFT					
01/14/04	3000.00	16D79	25.00%	11/06/03	11:56	CS/10		DI	
11/05/03	0.00	0		11/06/03	11:56	TC/CC		DI	

EXHIBIT

Shantel 24
 coe 3/28/06

001147
 B-122

S95738 DX RADIO SYSTEMS

PAYMENTS				TRANSACTIONS				
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/PC	---COMMENT---	
							POB RSP SD COULD NOT GET OFF PH AP	
							WILL CALL BACK 1 2 HR	
11/26/03	16:05	ER/RP					ON 11-26-03 FOR 3000.00 22545	DM
11/26/03	16:05	CS/32						DM
11/26/03	16:05	ER/RP					ON 12-30-03 FOR 3000.00 1230	DM
11/26/03	16:05	CC/CC					BANK MISSION VALLEY BANK AT 818-394-2300 ACCT	DM
11/26/03	16:06	CC/CC					B01-BI-ST- 01003690	DM
11/26/03	16:06	CC/CC					DAWN SD CALL FOR CK NUMBER FOR EOM, THEN REVISIT WITH DON K IN JAN REF FUTURE TRMS	DM
12/04/03	11:28	CC/CC					CALL BANK TOO EARLY	DM
12/04/03	13:45	CC/CC					CALL BANK TT SANDY CK CLEARED ON 12-1	DM
12/09/03	14:29	CC/CC					SLS CI RICH..KC NCO LMRVCML FOR RET CALL	DM
12/09/03	14:33	CC/CC					CALL BANK TO VERI FUNDS FOR BIF..TT TYLER..SD WL CALL BACK..	DM
12/16/03	14:27	PB/LM					POB LM FOR FRANK FOWLER-HE CI LMRVCML	DM
12/18/03	12:23	CC/CC					SLS CI EXT 103 RICH IN KC NCO, CLI CONCERNED ABOUT SMALL PPA	DM
12/18/03	14:51	PB/CC					POB FOR FRANK FOWLER-GONE FOR DAY-ASKED FOR RSP..PUT ON HOLD..LONG HOLD	DM
12/22/03	14:31	PB/LM					POB FRANK NI, DON LFT ON HOLD AGAIN	DM
12/22/03	14:31	CC/CC					SENT MSG TO SC 745 FOR 12-22-03 CLI 99GM6, DEBTR S95738 I HAVE NOT F ORGOT YOU, TRYING TO	DM
12/22/03	14:31	CC/CC					SENT MSG TO SC 745 FOR 12-22-03 REACH DEBTR, DAVE	DM
12/23/03	12:58	PB/LM					POB RSP ON OTHER LINE. ASKED TO HOLD, LONG HOLD RECEP CAME BACK TOOK MSG	DM
12/24/03	13:12	PB/NM					POB SD RSP NI TILL JAN 5TH, AP NI TD	DM
12/29/03	11:14	PM/CC					HAVE WE SPOKE TO THE DB BANK FOR BT	DM

001148

B-123

S95736 EX RADIO SYSTEMS

Page 5

PAYMENTS				TRANSACTIONS			
Date	Amount	Code	Rate	DATE	TIME	AC/RC	COMMENT
				01-01-03			
				12/29/03	11:23	EX/CP	
				ON 12-31-03			FOR 3000.00 1230
				12/29/03	11:25	FE/LM	
							POB LM FOR RSP, WAS IN BUT GONE FOR DAY, AP OUT TILL NEXT WEEK
				12/30/03	12:35	PB/CC	
							POB AGAIN LFT ON HOLD
				12/30/03	12:53	CC/CC	
							CALL BANK TO VERI FUNDS TT SANDY- PUT ME ON HOLD, I BELEIVE CALLING DEBTR CO..CAME BACK..SD NEED TO CALL DEBTR TO VERI FUNDS
				12/30/03	12:58	PB/TD	
							POB TT RSP, WL CL RIGHT BACK
				12/30/03	13:59	DC/TD	
							DON CI-SD HAS TO CI IN AM, CAN NOT GIVE INFO ATT
				12/30/03	13:59	EX/CP	
				ON 01-02-04			FOR 3000.00 1230
				12/31/03	13:00	PB/TD	
							POB TT RPS SD NO MONEY TILL NEXT WEEK DID AGREE TO CK DATED 12-31 BUT NO AP PEOPLE, WL USE CK NUMBER 1231 FOR DATE ADV AP MONDAY
				12/31/03	13:01	EX/CP	
				ON 01-02-04			FOR 3000.00 1231
				01/05/04	16:28	CC/CC	
							RESET GAME PLANB W VAL
				01/08/04	14:47	PB/NM	
							POB RSP AT LUNCH, FRANK IN MONDAY WED AND FRI-POSITION UNK
				01/09/04	12:50	RM/CC	
							I SEE WE GOT ANOTHER PAYMENT HERE WH AT IS THE DB PLAN FOR REPAYMENT
				01/09/04	12:50	RM/CC	
							OF BALANCE..THANKS
				01/09/04	13:32	PB/NM	
							POB RSP WENT INTO FIN MEETING, RECEP SD ALL THREE OF THEM TRY 1 HR
				01/09/04	14:25	PB/LM	
							POB LM IN MEETING
				01/12/04	13:08	PB/NM	
							POB NM , RSP IN MEETING TRY 1 HR
				01/12/04	14:17	PB/TD	
							POB TT RSP, WILL OVER NIGHT 3K TODAY, SD WILL OVERNIGHT 3K TODAY,, LONG CONVERSATION, WILL NOT DO ANY PBP, SAID SOMEONE TOOK UNFAVORABLE ADVANTAGE OF IT, HE WILL NOT COMMIT TO PAYMNTS, DID SAY GOAL IS TO PIF IN 90 DAYS, HIS BANK WILL NO LONGER VERI FUNDS, HE CLAIMS HIS AR IS NOT

001143

B-124



ATTORNEYS
A PARTNERSHIP INCLUDING
PROFESSIONAL CORPORATIONS
www.sessions-law.com

June 28, 2004

MAYAS S. DEBIT
mdabit@sessions-law.com
Respond to Metairie Office

PERSONAL & CONFIDENTIAL

Via Fax: (302) 422-1137 (w/out encls.) & U.S. Mail

Trina R. D. Wheedleton
Labor Law Enforcement Officer II
DDOL, Division of Industrial Affairs
24 N.W. Front Street, Suite 100
Milford, DE 19963

Re: Charging Party: Valerie Hue
Respondent: NCO Financial Commercial Services
EEOC Charge No.: 17CA400265
FEPA No.: 0402270

Dear Ms. Wheedleton:

Sessions, Fishman & Nathan, L.L.P., represents the respondent, NCO Financial Systems, Inc., regarding the referenced Charge of race, sex and retaliation discrimination.

As will be proven below, Ms. Hue's allegations are false. Ms. Hue was discharged for violating NCO's check handling procedures. As a general collections manager, Ms. Hue was responsible for insuring proper implementation of NCO's policies and procedures. Instead, Ms. Hue intentionally violated these policies by improperly depositing checks and instructing her subordinates to do the same. NCO requests a No-Cause Determination.

BACKGROUND

NCO provides collections services to financial institutions, healthcare providers, retail and commercial clients, educational organizations, telecommunications companies, utility companies and government entities. Because of the regulated nature of NCO's work, it is important that there be qualified and trained collectors and managers. The charging party worked in NCO's Commercial Division office in Dover, Delaware.

NCO commercial collectors, as well as managers, must comply with NCO's Policies, including NCO's direct check input (DCI) policy. See Exhibit 1A - 1B, 1/21/04



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memorandum and 8/2/02 memorandum. The DCI policy allows use of a direct check form for payments over the telephone. Managers are responsible to review all DCIs received, to ensure that proper authorization has been given to post checks to the appropriate bank. Posting, or re-posting a "bounced" check, without proper authorization that funds are available constitutes fraud and is a ground for immediate termination.

NCO maintains a complaint procedure detailed in the Employee Handbook that states in pertinent part: "If an employee experiences any job-related harassment based on sex, race, national origin, disability, or another factor, or if an employee believes he or she has been treated in an unlawful, discriminatory manner, the incident should be promptly reported to the department manager." The complaint procedure further states: "In the alternative, the employee can contact Corporate Employee Relations directly." See Exhibit 2, NCO's Complaint Procedure.

FACTS

On April 19, 1999, the charging party was hired as a collector with Milliken & Michaels, NCO's predecessor. As a collector, the charging party was assigned to work many accounts and was responsible to contact debtors to collect on the past due debts. The charging party was later promoted to a large balance collector, then a small/mid-balance manager and finally to the general collections manager (GCM) of the Dover Commercial Division. To be promoted, the charging party was obligated to learn NCO's policies. The GCM is the highest manager position over the collections function in the Dover office.

Managers throughout NCO's Commercial Division offices are divided into different levels, including GCMs; large balance (LB) managers (also known as level 3 managers), mid-balance (MB) managers (also known as level 2 managers), and small balance (SB) managers (also known as level 1 managers).

As the GCM of the Dover office, the charging party was responsible for implementing NCO's policies and procedures and ensuring that her staff properly followed NCO's rules. Not only did the charging party fraudulently violate NCO's check handling procedures, she also instructed her staff to do so.

During a routine monthly audit, a large number of non-sufficient funds (NSF) checks were found in the charging party's office. A fact-finding investigation by Kathy Obenshain was completed. The investigation revealed the charging party was violating NCO's check handling policies by improperly re-depositing NSF checks. This improper

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re-depositing was to create additional fees to add to the charging party's end of the month (EOM) figures. From this number, the charging party earned part of her bonus. Although the charging party was aware that these checks would not clear the respective bank accounts, she violated NCO's check handling policies in order to benefit herself. By increasing her EOM end figures, the charging party could earn more bonus money. See Exhibits 3A – 3E, Employee Statements.

The charging party was suspended, with pay, from January 21, 2004 – January 28, 2004, pending the outcome of the fact-finding investigation. Corporate Employee Relations was consulted, prepared the charging party's termination paperwork and assisted with the termination interview. See Exhibit 4, 1/28/04 Termination Job Discussion Summary.

The charging party had other problems by not following NCO's policies. In addition to her fraudulent check handling violations, the charging party was verbally admonished for the improper issuance of disciplinary forms. On June 11, 2002, the charging party attended training. Managers were trained that all progressive discipline and performance reviews were to be prepared by the Dover human relations representative and reviewed by Corporate Employee Relations before issuance.

On September 17, 2002, the charging party had an administrative assistant log on to the human relations representative's computer while the representative was out for the day and prepare several disciplinary reports. Not only did the charging party fail to follow the proper procedure for issuing these disciplinary reports, she also failed to review these reports, resulting in her rescinding the discipline. See Exhibit 5, 9/23/02 Verbal Job Discussion Summary.

The charging party alleges that she was terminated for re-depositing checks while "none of [her] similarly situated co-workers were disciplined for following the same process [she] followed" and that she was only following the instructions given to her by Kathy Obenshain, Vice President of Operations for the Commercial Division. This is untrue. No other manager in NCO's Commercial Division re-deposited NSF checks. See Exhibits 6A – 6I, Sworn Statements of B. Laiche, D. DeEsch, S. Ross, C. Santasiero, L. Ciccarone, M. Cardoza, J. Batie, M. Scher and J. Thomas. As confirmed by Ms. Obenshain, at no time did Ms. Obenshain instruct the charging party to deposit NSF checks unless the consumer had confirmed that funds were available. See Exhibit 7, Sworn Statement of K. Obenshain. (Ms. Obenshain is no longer employed by NCO, but was so offended by the charging party's allegations that she executed the enclosed sworn

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statement.) See also Exhibit 1A – 1B, written DCI Process used throughout all Commercial Division.

Other employees who violated this policy have been discharged, including: Matthew Lane (wh/m), Michael Deppe (wh/m), Brian Dooley (wh/m), Patrick Baker (wh/m), Hugo Guerra (hisp/m), Deidre Nichols (bl/f), Michael Frank (wh/m), Gabriel Betancourt (hisp/m), Douglas Smith (wh/m), Shazad Kobir, Samone Thomas (bl/f) and Michael Wilson, (wh/m). See Exhibits 8A – 8J, Termination Job Discussion Summaries. NCO could not locate Job Discussion Summaries for Brian Dooley and Patrick Baker. Ironically, the charging party issued Mr. Lane's and Mr. Deppe's termination paperwork, further evidencing her knowledge that such conduct violated NCO's check handling policies.

The charging party also complains that Ted Fox terminated her in retaliation for a previous claim of sexual harassment she filed against Bill Savage, one of Mr. Fox's former subordinates. Assumedly this complaint was made during October 2001. This claim is confusing. The charging party never reported that Mr. Savage sexually harassed her. She, and others, complained regarding racial comments made by Mr. Savage.

Bill Savage was not discharged from NCO for sexual harassment. Mr. Savage was separated as a result of inappropriate racial slurs he made at the office. Corporate Employee Relations conducted a fact-finding investigation and determined that Mr. Savage had made racial remarks and offensive comments to employees. As a member of management, such conduct could not be tolerated. See Exhibit 9, 10/11/01 Savage Termination Job Discussion Summary. It is illogical for the charging party to complain that she was discharged in retaliation for her claims against Mr. Savage. The complaints raised against Mr. Savage were made in October 2001. The charging party was not discharged from NCO until January 2004, 2½ years later.

The charging party's claim that Mr. Fox retaliated against her by terminating her ignores the fact that Mr. Fox did not independently make the decision to terminate the charging party. Kathy Obenshain conducted a fact-finding investigation and recommended Corporate Employee Relations to review and prepare the charging party's termination paperwork. Mr. Fox was not involved in this investigation or decision.

The charging party's allegations are illogical and unfounded. No other general collections manager substantiates the charging party's claims. Ms. Obenshain provided a sworn statement that at no time did she instruct the charging party to re-deposit checks without verification of funds. The charging party signed the termination paperwork for 2

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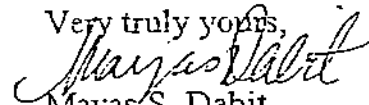
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of her own employees who were separated for violating NCO's check handling procedures. There has been no wrongdoing by NCO regarding the charging party's separation. The charging party fraudulently violated policy and, like others, was terminated for her intentional acts of wrongdoing.

CONCLUSION

Based on the foregoing, the respondent, NCO Financial Systems, Inc., respectfully requests that the DDOL issue a No-Cause Determination. Should I not hear from you, I will assume that you have all the necessary documents and materials that answer the Charge, so that this matter may be dismissed.

Very truly yours,


Mayas S. Dabit

SESSIONS, FISHMAN & NATHAN, L.L.P.
Attorneys for Respondent,
NCO Financial Systems, Inc.

MSD:pdp
Enclosures

cc: David Israel, Esq. (via e-mail)
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